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DECAWARE DATA BOOK

STATE FLAG

Dear Business Executive:

I would personally like to invite you and your employees to Delaware, a small State with big ideas and ambitious people.

The constantly improving business climate, together with an attractive and varied physical environment, provide a positive atmosphere for both business development and family life.

Among its many assets, Delaware offers a strategic location for easy access to national and world markets; a stable and healthy financial climate; modern transportation and communication facilities; an expanding and productive labor force; and a government responsive to the needs of industry.

We have further enhanced these attractive features by providing expanded business tax incentives, innovative financing opportunities, reductions in business and personal tax rates, and a professionally staffed Development Office to work with you to make your transition to Delaware as smooth as possible. Furthermore, we are committed to an on-going review of tax policy to assure that it is fair to both business and individual taxpayers; more efficient public services; and improvements to the State's infrastructure. In short, we are working hard to ensure that people can earn more in Delaware and keep more of what they earn.

The information contained in this 1987 Delaware Data Book documents these and many other attractive features. After reviewing it, I am sure that you will share our enthusiasm about "The First State."

Delaware is a place where business and the natural environment successfully coexist; a place where the benefits of each are recognized and appreciated. I invite you to become part of our community.

Very truly yours,

Mike Castle

Michael N. Castle
Governor

DELAWARE STATE
CHAMBER OF COMMERCE

William E. MacIntyre, Chairman
William C. Wyer, President

Dear Business Leader,

Other states talk about partnerships between government and business to promote economic development. In Delaware, we deliver!

This strong cooperative spirit between the public and private sectors generates new growth and greater opportunity in the First State. As a result, Delaware has enjoyed a healthy business climate, an expanding economy, and low unemployment.

A commitment to economic development at all levels -- the Governor's office, the Delaware Development Office, the General Assembly -- is a top priority on the First State's agenda.

This commitment is a clear signal to business and industry that government leaders in Delaware believe in the free enterprise system and are promoting economic opportunities in Delaware.

Delaware has fostered a healthy business climate by cutting personal income taxes, providing incentives for new and expanding industry, limiting government growth and by providing stability at all levels of government.

The Delaware State Chamber of Commerce has played an integral role in this commitment to economic development -- serving as a catalyst to bring together the needs and interests of the public and private sectors.

In Delaware we're committed to economic development -- and the practice of government and business working together to make Delaware a good place to do business, to work and to live.

We hope you'll join our effort.

Sincerely,

William C. Wyer
President

One Commerce Center, Suite 200, Wilmington, Delaware 19801 (302) 655-7221 • Kent and Sussex 1-(800) 292-9507

SUMMARY OF 1986 BUSINESS TAX AND REGULATORY CHANGES

- Reduction of the Gross Receipts Tax rate for manufacturers by 16%, from 0.3% to 0.25%.

- Increased the amount of the monthly exclusion from the Gross Receipts Tax base to $25,000 in receipts for retailers and restaurants, and $6,000 for food processors.

- Reduced the Public Utility Tax by 15%.

- Reduced Personal Income Taxes by an average 9%.

- Enacted legislation allowing Delaware corporations to limit or eliminate directors' liability for certain mistakes.

- Established a system for providing 24-hour or same-day service for incorporations or by-law amendments.

- Reclassified Catalog and Mail Order distributors (who do not operate retail outlets in the State) as wholesalers under the State's license tax laws, thus allowing these industries to qualify for targeted industry tax credits.

- Exclusion from the Manufacturers Gross Receipts Tax, sales of goods to be included in a product subsequently to be manufactured in Delaware.

- Established a new procedure for calculating the Unemployment Insurance Tax rate which results in lower start-up rates for blue-collar industries. The length of time required for a new employer to receive an experience rating was reduced from three years to two.

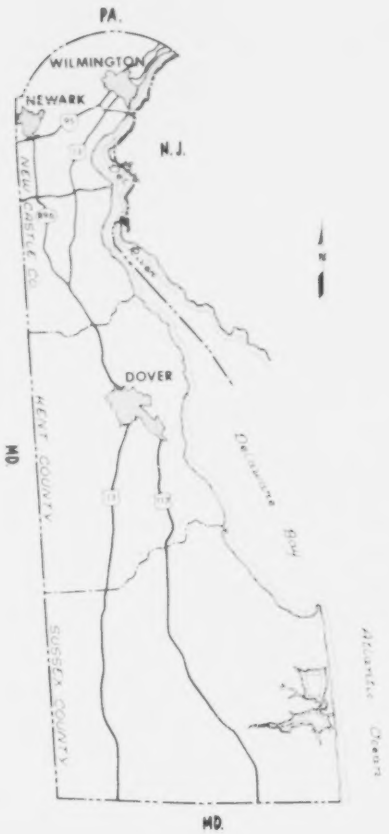
Delaware Development Office March 1987

DELAWARE SMALL WONDER

Delaware, located on the eastern seaboard of the United States, is bordered by the Atlantic Ocean and the Delaware Bay, as well as by the states of New Jersey, Pennsylvania, and Maryland. With a land area of 1,982 square miles, Delaware ranks 49th in area among the 50 states.

Delaware's location affords easy access to the major metropolitan areas of the Northeast with both New York City and Washington, DC just an hour and a half away.

The State has three counties, New Castle, Kent, and Sussex. All of the cities and towns in the State are independent, incorporated municipalities. There are three major cities in the State: Wilmington, with a population of 70,000; Newark, the site of the University of Delaware with 26,000 people; and Dover, the State capital, with a population of 24,000.



The United States Census indicates Delaware is the fourth least populated state in the country, with approximately 633,000 people calling the First State their home. Yet only six other states are more densely populated. New Castle County is the most densely populated of the three counties. However, the population growth in the two southern counties has exceeded the national average.

Dominated by the chemical and automotive industries, manufacturing is the largest source of State employment and income. Financial services, tourism and trade are becoming increasingly important factors in the State's economy. The State's major tourist attractions include unique historic sites and museums, and miles of ocean beaches and bay shoreline.

Agriculture plays a vital part in the State economy, with poultry accounting for over two-thirds of agricultural receipts. Soybeans, corn and dairy products are also primary farm products, and one-half of the State's land acreage is used for farming.

Delaware's average income levels are quite high by national standards.

Since 1982, 43,800 net new jobs have been created in the Delaware economy, a 17% increase. The State's labor force has kept pace with this growing job market by expanding 36% faster than the national average over the same four-year period. The State boasts not only labor quantity but quality as evidenced by the latest edition of Who's Who in Technology which illustrates that Delaware has more scientists and engineers per capita than any other state in the nation.

The State has seven institutions of higher education, three of which are State-supported, including the University of Delaware, a nondenominational land grant college. Also State-supported are Delaware State College and Delaware Technical and Community College. There are also four private schools awarding post-secondary degrees.

The quality of Delaware's public education system is evidenced by the above-average performance by Delaware students on the Scholastic Aptitude Test, and at all grade levels on the Comprehensive Test of Basic Skills.

Delaware's high quality of life is not accompanied by a high price tag. Cost of living comparisons conducted by Runzheimer and Company, as well as several other studies conducted by recognized experts, indicate many of the costs associated with living and doing business in Delaware are far below those experienced in the neighboring states.

SECTION I
ECONOMIC OVERVIEW

Delaware's economy has shown dramatic improvement in the past ten years, partially in response to stable fiscal policies, careful debt management, conservative spending programs, and personal income tax reductions. To help strengthen the State's economy further, the State has created the Delaware Development Office. This section describes these programs and their importance for business expansion and the role of the Development Office in pursuing this objective.

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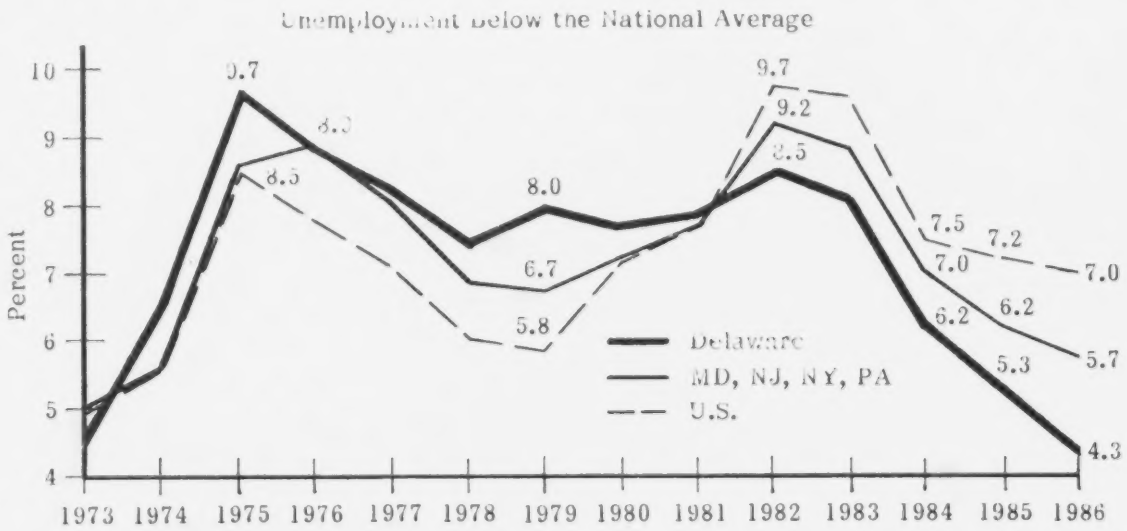
DELAWARE'S ECONOMIC IMPROVEMENT IN 1986 :

Partly in response to major improvements in State government's finances, private businesses have responded by adding investment and employment. Last year:

- Per capita personal income is 2% higher than the national average, and personal income increased 5.2%.
- The number of firms incorporated in Delaware grew by 10,000, to a total of 176,000, and includes more than half of the "Fortune 500" companies.
- Eight financial institutions applied for or were granted charters in Delaware. These firms join twenty-three other major financial institutions which have established Delaware operations since the passage of the Financial Center Development Act.
- Single-family housing starts increased 23% compared with a 12% increase for the nation.
- The value of construction contracts grew by 28% compared to a 5% growth rate for the nation as a whole. The value of commercial construction increased by 8% in Delaware and declined 6% for the nation as a whole.
- Business failures decreased 25.8% in Delaware compared to an increase of 9.8% nationally. Delaware posted the best performance of any state.
- Employment within the State grew 3.7% compared with a national growth rate of 2.3%, and 2.4% for the region.
- Unemployment rates were nearly three full percentage points below the U. S. average.



Source: U.S. Department of Labor and Labor Departments of DE, MD, NJ, NY, and PA, 2/87

THE STATE'S LARGEST EMPLOYERS INCLUDE :

Bank of Delaware - Commercial banking

Cargill Inc. - Poultry processor

Chase Manhattan Bank (U.S.A) - Consumer Credit Bank

Chrysler Corporation - Automotive assembly

Cigna Corporation - Insurance

ConAgra Poultry Company - Poultry processor

Delmarva Power & Light Company, Inc. - Electric and gas utility

Diamond State Telephone Company - Short-distance telecommunications

Dover Air Force Base - Federal government

Draper-King Cole, Inc. - Food processor

E. I. du Pont de Nemours & Company, Inc. - Chemicals and energy; corporate headquarters

General Foods Corporation - Prepared foods

General Motors Corporation - Automotive assembly

Hercules, Incorporated - Corporate headquarters of chemical and aerospace manufacturing

ICI Americas Inc. - Pharmaceuticals and specialty chemicals

International Playtex, Inc. - Gloves, personal products, textiles

J.C. Penney Company - Department stores, banking and drug stores

Medical Center of Delaware - Hospital Complex

Mountaire of Delmarva Inc. - Food processor

Perdue Farms, Inc. - Poultry processor, feed and grains

Sears, Roebuck & Company - Retail chain

Texaco Refining - Oil refiner

Townsend's Inc. - Poultry processor

Vlasic, Inc. - Pickle processor

Wilmington Trust Company - Commercial banking

W.L. Gore & Associates, Inc. - Specialty fabrics, filters, cables

A STRONG STATE GOVERNMENT FINANCIAL POSITION :

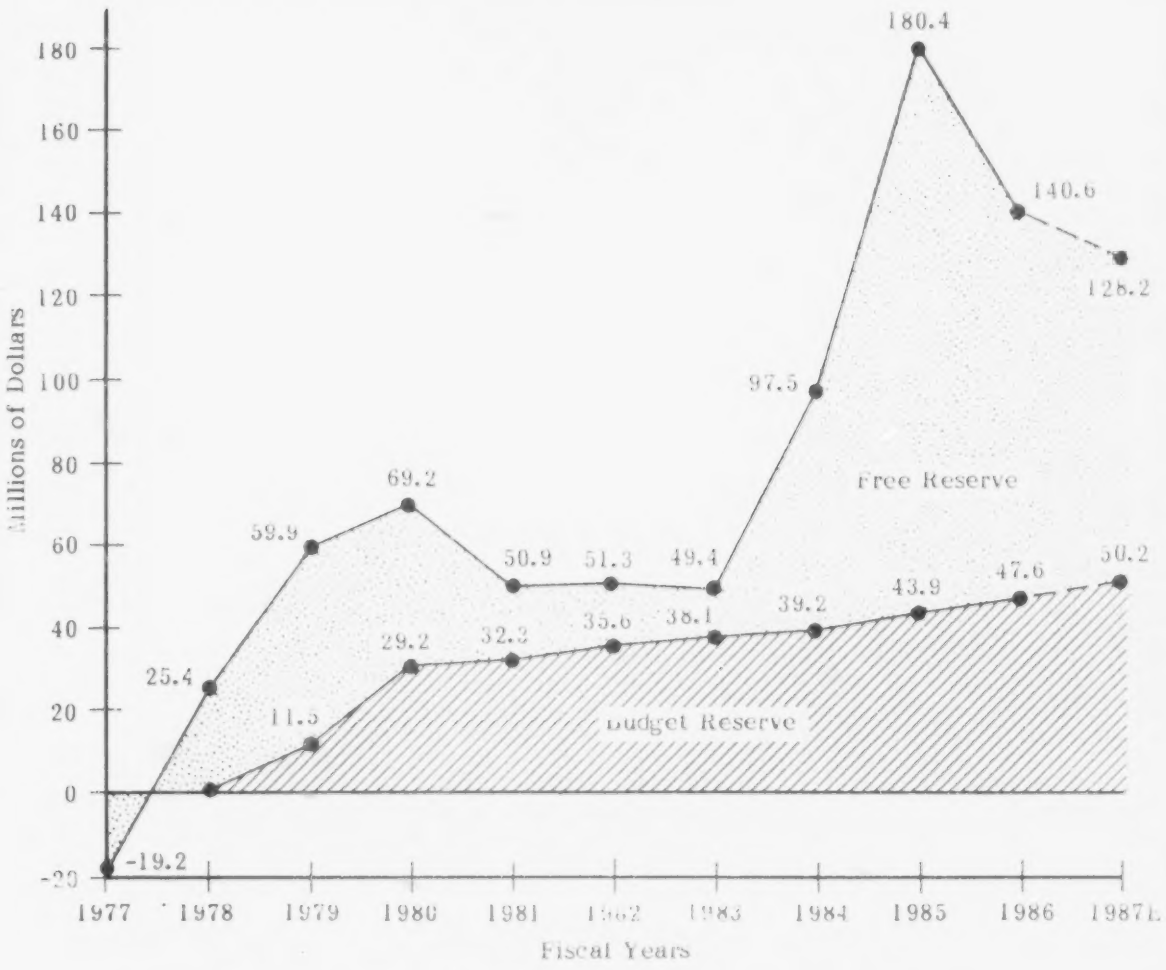
Moody's Investor Service has indicated that Delaware and Alaska were the only two states to improve their financial strength during the recent recession. The following illustrates the progress that Delaware has made in the past few years toward economic health and the improved financial stability:

- Adoption of constitutional limits on appropriations which, in turn, have restricted the growth of State expenditures to less than the rate of inflation.
- Realization of cash surpluses in the operating budget for the last eight consecutive years.
- Establishment and full funding of a Budgetary Reserve Fund to insure against unexpected revenue losses.
- Adoption of a constitutional amendment requiring a 3/5 majority in both Houses of the General Assembly to increase existing State taxes or enact new taxes.
- Four reductions in state personal income tax rates, reducing the top rate from 19.8% to 8.8%. The current administration supports additional reductions which will reduce the top rate to less than 8.% in 1988.
- A decrease of long-term debt obligations relative to the size of the budget.
- Five upgradings of the State's bond ratings by Moody's Investor Service, and Standard and Poor's Corporation. Moody's current rating is Aa and Standard and Poor's current rating is AA.
- Financing the State pension fund under actuarially sound accounting procedures increases the asset to liability funding ratio from 22.0% in 1976 to 89.0% in 1986.
- Early repayment of the State's debt to the Federal Unemployment Trust Fund, thereby eliminating the 0.6% Federal Unemployment Insurance Tax penalty on Delaware employers.
- Three-year conversion to generally accepted accounting procedures by all State agencies is underway.
- Use of fees for State banking services instead of maintaining compensating balances.

STATE MAINTAINS A HEALTHY RESERVE :

Not only has the State maintained controls on expenditures, but Delaware's spending limit now automatically guarantees a continuing surplus. Delaware's Constitution requires the maintaining of a budgetary reserve fund equal to 5% of State estimated revenue for the next fiscal year. Access to this fund is possible only when there are unexpected revenue shortfalls or if there is a legislative reduction in tax rates.

Cumulative Cash Balance



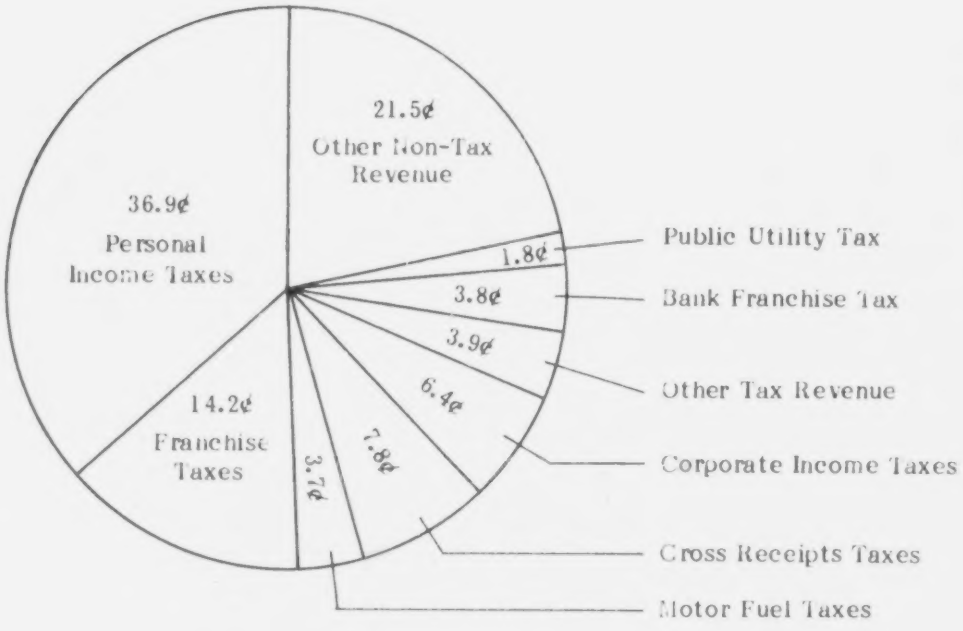
Sources: Delaware Office of the Budget, 2/87

The cumulative cash balance shown above consists of the Budget Reserve, or "Rainy Day Fund" built up from prior years, and the Excess Reserve. The Excess or "Free" Reserve Fund must be used first to cover prior years' commitments and then may be used to pay for nonrecurring expenditures. In Fiscal Year 1986, Delaware established a $40.0 million First State Improvement Fund from the State's cash surplus to be used primarily for capital projects over the next four years.

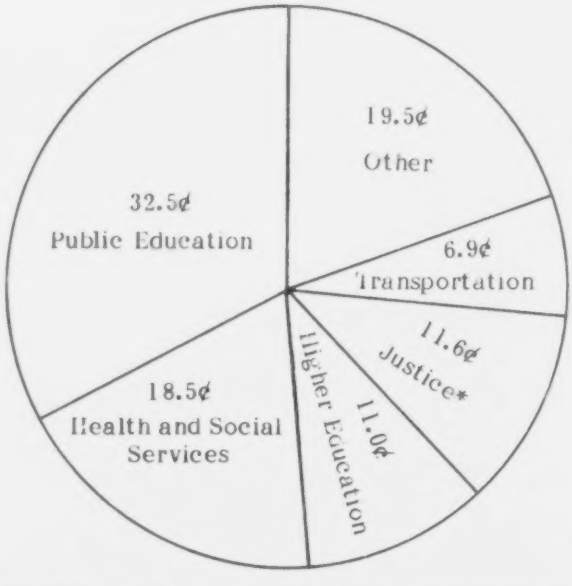
SOURCES AND USES OF STATE FUNDS :

FISCAL YEAR 1988 BUDGET DOLLAR

Sources



Uses



*Includes Judicial, Public Safety, and Correction

Source: Delaware Office of the Budget, 1987

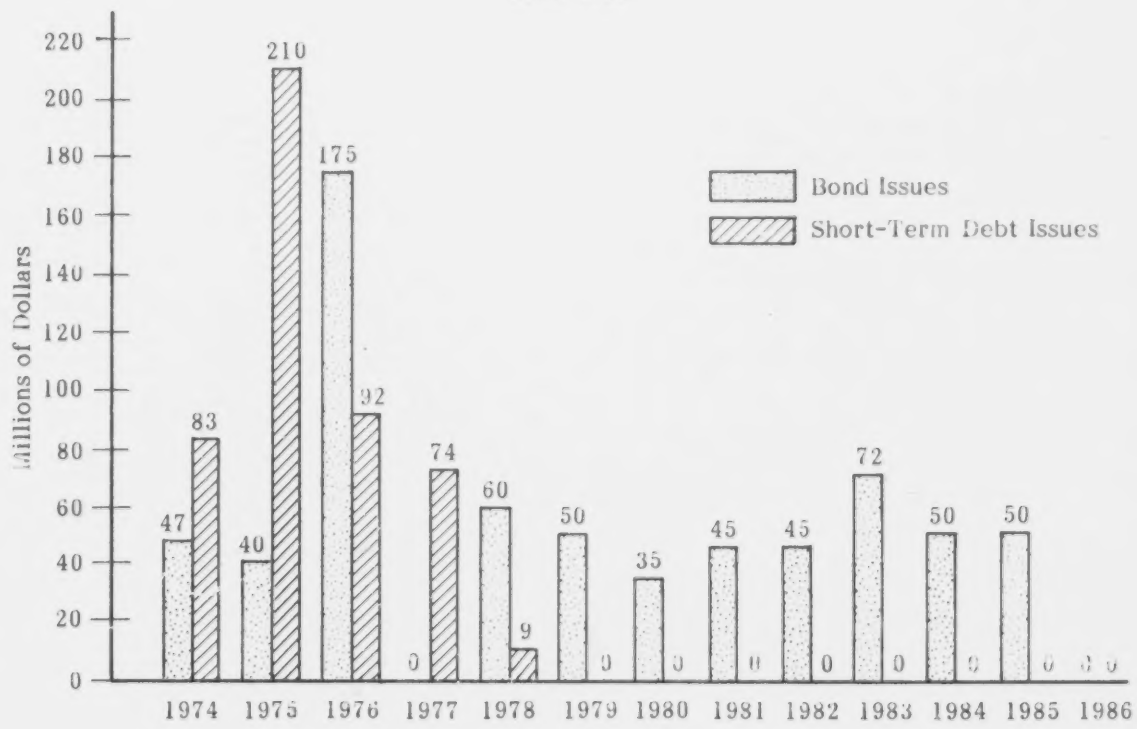
EXCELLENT DEBT MANAGEMENT :

The State's debt management program, begun in 1977, limits new bond authorizations and eliminates all short-term borrowings. State law now restricts new general obligation debt authorizations to 75% of principal retirement in the prior fiscal year. New authorizations averaged $67.3 million annually from 1973 to 1976. For 1977 through 1986, new authorizations averaged $34.3 million annually. In 1975, the State sold a peak of $140 million in short-term notes. Since 1978, there has not been any short-term general obligation debt.

To make this program work, capital expenditure budgets have been carefully monitored, debt sales have been regularized, and the term of the bonds has been more closely matched to the life of the projects being funded. Because of this program, Moody's Investor Service has raised the State's rating three times, now Aa; and Standard and Poor's has also increased the State's ratings, now rating Delaware General Obligation paper AA. The State normally sells debt in the competitive market, and at the last sale received an interest rate savings of .80% when compared to the comparable Bond Buyer Index.

The State undertook an in-substance defeasance in July 1985 of approximately $15.1 million of general obligation debt.

State Borrowings
1974-1986

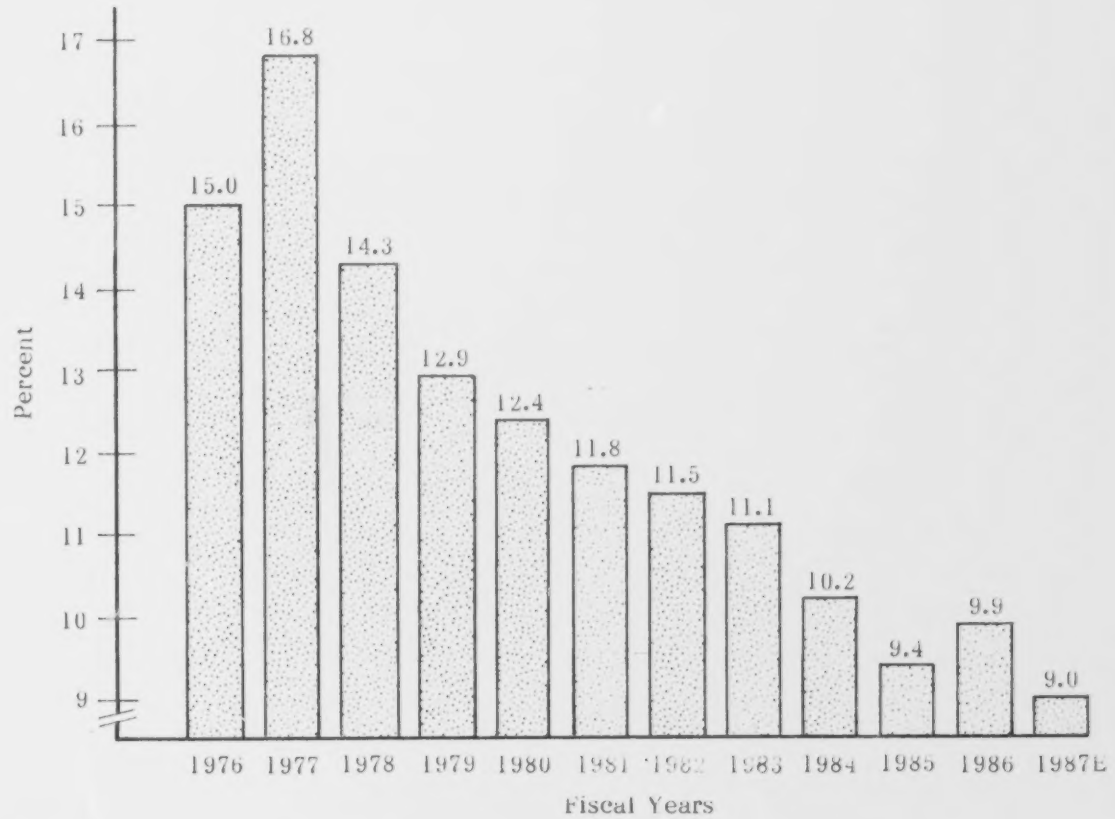


Source: Delaware State Treasurer, 2/87

EXCELLENT DEBT MANAGEMENT (continued) :

The resulting improvements in debt ratios have been dramatic. Debt per capita was $956 in 1976, and has fallen to $864 in 1986. Debt per capita as a percent of per capita income has fallen from 13.7% in 1976 to 5.1% in 1986. Debt as a percent of the assessed value of real estate has decreased from 13.7% in 1976 to 3.6% in 1985 and debt service as a percent of General Fund receipts has fallen from 16.8% in 1977 to 9.9% in 1986.

Debt Service As A Percent Of
General Fund Receipts



Source: Delaware Office of the Budget, 2/87

ROLE OF THE DELAWARE DEVELOPMENT OFFICE :

The Office is headed by a Director who reports to the Governor and has cabinet status. It was established in 1981 specifically to encourage the expansion of existing industry and to attract new business and tourism to the State.

The Office has professional specialists in:

- Business Development - Recruiting of new business and industry to Delaware. Maintains contact with existing business and industry to encourage growth and expansion. Business Development representatives also provide assistance to firms experiencing regulatory problems with government agencies, and recommend improvements in State programs that affect the business community.

- Education, Training, and Recruitment - Coordinating resources to provide an appropriately skilled work force to meet the needs of business and industry. This division assists employers with recruitment, develops and underwrites training programs, and provides information regarding the labor situation.

- Business Finance - Offering several special financing programs to assist businesses which will add to Delaware's employment base. Financing representatives can assist businesses in processing finance applications efficiently and entire financings can be closed within nine weeks when the borrowers' needs are not unusual.

- Information Services - Analyzing and distributing statistical data on the State's economy and business climate, and developing research that responds to client concerns. Production and distribution of travel and business-related publications are also part of this group's responsibilities.

- Delaware Tourism Office - Conducting a promotional program emphasizing the cultural and recreational opportunities available in Delaware. This division also promotes the development of Delaware's tourism industry.

- Small Business - Offering advisory assistance to small business persons. Coordinates the small business efforts of the various organizations statewide that serve small business persons. Sponsors small business events and programs. Provides staff assistance to the Governor's Council on Small Business, the Urban Community Revitalization Study Task Force, and the Governor's International Trade Council.

SECTION II
TAXES

Delaware has recently reduced its personal income taxes at all income levels. The State has never had a general sales tax or an inventory tax. There are no State real property taxes, and the local real property taxes are very low. The total State and local tax burden in Delaware is competitive with most other states.

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TAX ADVANTAGES IN DELAWARE :

The State of Delaware has adopted a clear, bipartisan policy to attract new business and encourage the expansion of existing operations. Key tax features which now make Delaware more competitive include:

- A Constitutional requirement that any increase in existing State taxes, or new State taxes, be adopted by a super-majority vote (3/5) in the State Legislature.
- A Constitutional limit on State appropriations which works to relieve pressure on the tax structure and to build surpluses for potential tax reductions.
- No State or local general sales taxes.
- A regressive bank franchise tax structure ranging from 8.7% of bank net income up to $20 million to 2.7% for all bank net income over $30 million.
- An improved structure for unemployment insurance taxation that includes accelerated experience rating for new employers.
- No unitary tax.
- Tax credits on corporate income and reduction of gross receipts taxes for new and expanded businesses.
- Additional tax credits on corporate income and reduction of gross receipts taxes for new and expanding businesses locating in 30 targeted census tracts.
- Property tax relief for new construction and improvements of existing property.
- Real property taxes which are among the lowest in the country.
- No personal property or inventory taxes.
- The exemption of certain investment and holding companies from corporate income taxation.
- No fixtures tax.
- The adherence of the State tax structure to the federal definition of corporate net income so that companies may take full advantage of the federal tax law change allowing more rapid depreciation of newly purchased assets.
- Two approved foreign trade zones will allow the deferment of import taxes.
- Public Utility Tax rebates of 50% on increased consumption for qualifying industries.

TAXES APPLYING TO BUSINESS :

Businesses should note that Delaware has no tax on inventories and no tax on process machinery or equipment. Businesses and individuals alike will be pleased to find no sales tax, no personal property tax, no unitary tax, and no State-level real property tax in Delaware.

Corporate Income Tax

The tax rate is 8.7% on net income. Taxes are not paid on interest from United States or State of Delaware obligations or subdivisions of either, nor on gains from the sale of United States or Delaware securities. Taxes are not paid on dividends of foreign corporations which qualify for, and claim, foreign tax credit on federal returns. Investment and holding companies maintaining and managing intangible investments and collecting and distributing income from such investments or from tangible property outside Delaware are exempt from State corporate income tax.

Income from securities, rents and royalties, patent and copyright royalties, and gains and losses from the disposition of real property is allocated directly to the states where the property is physically located or where the transaction took place, reduced by applicable expenses.

For those businesses which operate interstate, unallocated corporate income is based on an equally weighted three-factor formula that averages the ratios of (1) Delaware property to total property, (2) Delaware wages to total wages, and (3) Delaware gross receipts to total gross receipts. The apportionment formula is applied to a company's entire taxable income, excluding allocated income.

Partnerships and sole proprietorships are not subject to State income taxes. Individuals carrying on business as partners or sole proprietors are liable for personal income taxes imposed by the State only on their proportionate share of partnership or proprietorship income. The business may be subject to occupational and/or business license fees as well as a gross receipts tax.

TAXES APPLYING TO BUSINESS (continued) :

Bank Franchise Tax

The rate of tax on the net income of banks, trust companies, and national banks is 8.7% of net income not in excess of $20,000,000; 6.7% of net income in excess of $20,000,000 but not in excess of $25,000,000; 4.7% of net income in excess of $25,000,000 but not in excess of $30,000,000; 2.7% of net income in excess of $30,000,000. Net income, for State tax purposes, equals net income reported on line nine of the FDIC Consolidated Report of Income. This income definition allows a 100% deduction for federal income taxes paid.

Corporation Franchise Tax

A domestic corporation may be established under the General Corporation Law of Delaware by filing the proper documents with the Secretary of State. The initial cost is based on a company's authorized capital stock, either (A) par value stock or (B) no par value stock, as follows:

A.	Par Value Stock	
	Up to $2,000,000	$.10 per $1,000
	Over $2,000,000 to $20,000,000	$.05 per 1,000
	Over $20,000,000	$.02 per 1,000
B.	No Par Value Stock	
	Up to 20,000 shares	$.0050 per share
	Over 20,000 shares to 2,000,000 shares	$.0025 per share
	Over 2,000,000 shares	$.0020 per share

Once a corporation has established Delaware as its legal home, the annual franchise tax includes:

A.	Annual Report Filing Fee	$10.00
B.	Tax (lesser amount computed by (1) or (2) below):	
1.	Authorized shares - par or no par:	
	3,000 shares or less	$30.00 per year
	3,001 shares to 5,000 shares	35.00 per year
	5,001 shares to 10,000 shares	70.00 per year
	Each additional 10,000 shares or part thereof	35.00 per year

2. Assumed par value capital (for stock having a par value under $100, divide total gross assets by number of issued shares to determine assets per share):
   a. Multiply assets per share by number of authorized shares whose par value is less than assets per share.
   b. Multiply number of authorized shares with a par value greater than assets per share by their respective par values.

   Add (a) and (b) above to determine assumed par value capital. The rate of tax is $140 per $1,000,000 of assumed par value capital.

Whether the franchise tax is computed according to (1) or (2) above, the minimum tax is $30 per year, and the maximum tax is $130,000 per year.

TAXES APPLYING TO BUSINESS (continued) :

License Fees and Gross Receipt Taxes

Most occupations and businesses require the purchase of a license in order to operate legally in Delaware. Although license fees are minimal, several types of businesses, including those listed below, are required to pay a gross receipts tax in addition to the business license fees. Gross receipts tax information for types of businesses other than those listed below may be obtained from the Delaware Development Office.

- Manufacturers - $50 annual fee for each place of business, plus a tax of 0.25% on the gross receipts for all goods manufactured in Delaware, regardless of the location of sale. In computing monthly gross receipts, the first $500,000 in receipts are not subject to taxation.
- Wholesalers - $50 annual fee for each place of business, plus a tax of 0.4% on the gross receipts of all goods sold within Delaware. In computing monthly gross receipts, the first $10,000 in receipts are not taxable. Manufacturers which also wholesale their products are subject to both the manufacturing and wholesale tax on gross receipts.
- Retailers - $50 annual fee, plus $10 for each separate branch or additional business location. Each retailer pays an additional tax of 0.75% on the aggregate receipts in excess of $25,000 per month.
- Restaurants - $50 annual fee, plus $10 for each separate branch or location, plus an additional fee of 0.65% on aggregate receipts in excess of $25,000 per month.
- Food Processors - $50 annual fee for each place of business, plus a tax of 0.2% on gross receipts, in excess of $6,000 per month, from all goods sold within Delaware.

Miscellaneous Taxes and Fees

1. Motor fuels - $.11 per gallon.
2. Realty Transfer Tax - 2% of the gross sale price (1% by buyer and 1% by seller).
3. Lease/Use Tax - 2% annually on equipment rentals, including automobiles, payable by the lessee.
4. Property Rental Tax - 0.4% on gross rentals of commercial property.
5. Public Utilities Tax - 4.25% excise on nonresidential consumption for:
   a. Electricity used for any heat, light, or power. (See Public Utility Tax Incentives, Page II-12.)
   b. Natural gas piped from a distribution center to the user. (See Public Utility Tax Incentives, Page II-12.)
   c. Intrastate telephone and telegraph communication services.
   d. Cable television communication services.
6. Motor Vehicle Registration Fee
   a. Passenger cars, station wagons - $20 flat rate annually.
   b. Commercial trucks, trailers, semi-trailers, and recreation vehicles - $20 annually for gross weight of 5,000 pounds or less, plus $2.60 for each additional 500 pounds, and $20 per trailer up to three semi-trailers.
7. Motor Vehicle Document Fee (payable at time certificate of title is issued) - 2% of net purchase price - minimum fee, $8.

TAXES APPLYING TO BUSINESS (continued) :

Real Property Taxes

County and municipal governments, and school districts are financed in part through real property tax receipts. Real estate is subject to county property taxes, school district property taxes, vocational school district taxes, and if located within an incorporated area, municipal property taxes. There is no State-level tax on real or personal property. The total property tax burden depends on the tax rate, the property assessment, and the assessment ratio. These variables differ by geographic location in Delaware, ranging from $1.2665/$100 of assessed value in rural Sussex County to $3.4165/$100 of assessed value within the Town of Laurel. A chart follows which shows the total real property tax burden on selected locations for three representative business properties. The Delaware Development Office can provide property tax information for all geographic areas within the State.

Property Tax Per Square Foot
1987

Location and School District	Industrial Property 30,000 Square Feet $600,000 Market Value	Industrial Property 231,306 Square Feet $3,932,000 Market Value	Commercial Property 23,000 Square Feet $300,000 Market Value
New Castle County - Unincorporated, Brandywine	$ .167	$ .142	$ .109
City of Wilmington, Red Clay	.265	.225	.173
Kent County - Unincorporated, Milford	.071	.060	.046
City of Dover, Capital	.159	.135	.104
Sussex County - Unincorporated, Woodbridge	.086	.073	.056
City of Seaford, Seaford	.157	.133	.102
Chicago, Illinois	1.371	1.165	.894
Baltimore, Maryland	.540	.459	.352
Boston, Massachusetts	.471	.400	.307
Washington, DC	.406	.345	.265
Trenton, New Jersey	.888	.754	.579
New York, New York	.851	.724	.555
Cleveland, Ohio	.428	.364	.279
Philadelphia, Pennsylvania	.508	.432	.332

Source: Tax Assessor's Office from relevant jurisdictions.

TAXES APPLYING TO BUSINESS (continued) :

Examples of Effective Real Property Tax Rates in Delaware

Place	Rate/$100 Assessment	Effective Tax Rate/$100 Market Value
Dover, Capital School District Kent County	$2.9845	$0.7969
Houston, Milford School District Kent County	2.2600	0.4091
Frederica, Lake Forest School District Kent County	2.5600	0.4634
Wilmington, Christina School District New Castle County	1.5236	1.3591
Elsmere, Red Clay School District New Castle County	1.5686	1.3992
Bellefonte, Brandywine School District New Castle County	1.0532	0.9395
Henlopen Acres, Cape Henlopen School District Sussex County	2.7665	0.6529
South Bethany, Indian River School District Sussex County	2.3165	0.5467
Greenwood, Woodbridge School District Sussex County	2.1165	0.4995

Low Real Estate Tax Burdens

Delaware homeowners' property tax burden is considerably less than those of the surrounding area as well as the national average. This is due in part to the more affordable housing available in Delaware. Runzheimer and Company, Incorporated estimated that the typical $25,000 income family's housing costs, for housing with similar characteristics, would be less expensive in Delaware than in the neighboring states, as illustrated. The tax burden is also heavily influenced by Delaware's low tax rates. For example, property taxes in Dover are one-half the national average, while the Wilmington tax burden is only 54% of the national average.

TAXES APPLYING TO BUSINESS (continued) :

Real Estate Tax Burden Comparison 1987
($25,000 Family Income)

	Annual Real Estate Taxes			
	Home Market Value	Tax	Percent of Market Value	Percent of National Average
Dover, DE	$ 62,100	$ 466	0.75	50.0
Wilmington, DE	62,700	514	0.81	54.0
Washington, DC	94,900	1,232	1.29	86.0
Chicago, Illinois	80,800	1,772	2.19	146.0
Baltimore, Maryland	83,300	1,063	1.27	84.6
Boston, Massachusetts	139,400	3,109	2.23	148.6
Trenton, New Jersey	93,100	2,424	2.60	173.3
New York, New York	130,100	3,139	2.41	160.6
Cleveland, Ohio	74,800	1,193	1.59	106.0
Philadelphia, PA	88,500	1,739	1.96	130.6
Standard City, U.S.A.	74,200	1,113	1.50	100.0

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1987.

Delaware uses the same property tax rate structure for both commercial and residential property. As a result, businesses can expect the same favorable property tax burden in Delaware as homeowners enjoy.

Withholding of Employee's Income Taxes

Every employer is required to deduct and withhold income taxes from wages and other remuneration paid to employees. The State Division of Revenue is responsible for approving employers' plans to insure that total withholdings will approximate each employee's estimated tax liability. Withholdings are deducted from each payroll and submitted to the State Division of Revenue.

Unemployment Compensation

Unemployment insurance taxes are currently limited to wages of $8,500 paid to any individual employee during a calendar year. The State imposes unemployment compensation tax rates on new and established employers according to the following procedures:

TAXES APPLYING TO BUSINESS (continued) :

- New employers - Nonconstruction industry employers are assigned a new employer rate equivalent to the average industry classification rate of all covered employers. The new, nonconstruction, employer rate for 1987 is 3.0%. New construction employers (SIC 15, 16, and 17) are assigned the higher of (1) the average of all employers in the new employers four-digit SIC classification or (2) the average construction industry rate. The minimum new construction industry employer rate for 1987 is 5.5%.

- Established employers are assigned earned rates, which are based on the employer's and the State's unemployment experience, and range from a minimum of 0.1% to a maximum of 8.0% of the taxable wage base. These rates are established after two consecutive years of operation.

- All employers are currently assessed a supplemental rate of 1.5% which is added to their earned or assigned tax rates. As adequate State Unemployment Insurance Trust Fund reserves are reestablished, the supplemental rate will gradually be reduced and eventually eliminated.

- The Blue-Collar Jobs Act of 1984 instituted a 0.1% State assessment on wages paid by employers which are subject to State Unemployment Insurance taxes. Although collected by the State's Division of Unemployment Insurance, the tax is not an unemployment compensation tax but will be used to fund new job training activities.

TAXES APPLYING TO BUSINESS (continued):

Workers' Compensation

In Delaware, the Workers' Compensation Law is administered by a five-member Industrial Accident Board. This law provides for sure, prompt, and reasonable income and medical benefits to work accident victims, or income benefits to their dependents by mutual agreement or Board decision. The law also serves to relieve employers of liability from common lawsuits involving negligence.

All employers must provide Workers' Compensation coverage for their employees through an outside insurer or, with the approval of the Industrial Accident Board, through self-insurance. Rates are established by the Delaware Compensation Rating Bureau, with final approval required from the State Insurance Commissioner.

Examples of the rates for outside insurers which apply to a sample of risk classes are given below. A company with employees in more than one risk class must pay the assessed rate on each class of employee. Rates for other classes are available from the Delaware Development Office.

Risk Class	Rate (Per $100 of Payroll)	Minimum Annual Premium (Per Risk Class)
Clerical	$ 0.39	$ 110
Instrument Manufacturer	1.46	180
Drug and Medicine Manufacturer	2.32	235
Machine Shop	4.77	395
Fuel Distribution	6.19	485
Hardware Manufacture	7.28	560
Masonry	8.28	625
Sheet Metal Work (Shop)	8.00	605
Steel Foundry	11.70	845

Source: Delaware Compensation Rating Bureau, Delaware Manual of Rules, Classifications and Rates for Workers' Compensation and for Employer's Liability Insurance, August 1986.

If an employer elects to self-insure, the State taxes the employer 4% of the premium that would have been paid to an outside insurance firm.

For the past few years, Delaware's Workers' Compensation benefits have been moderate when compared with the region.

TAXES APPLYING TO BUSINESS (continued) :

Workers' Compensation Benefits

	Minimum Payment	Maximum Payment	Percent of State's Average Weekly Wage
DELAWARE	$ 81.41	$244.22	66.67
Maryland	50.00	344.00	100.00
Pennsylvania	173.50	347.00	100.00
New Jersey	76.00	284.00	75.00
New York	30.00	300.00	NA
Washington, DC	107.80	413.70	100.00
Massachusetts	40.00	360.50	100.00
Illinois	100.90	525.45	133.33
Ohio	121.67	365.00	100.00

Source: U.S. Department of Labor, Employment Standards Administration, State Workers' Compensation Laws, July 1985. Benefits are for temporary total disability provided by Workers' Compensation statutes in the United States.

TAX INCENTIVES :

Targeted Industry Tax Incentives

Corporate Income Tax Credits

Corporate income tax credits and gross receipts tax reductions are available to: (a) manufacturers; (b) wholesalers; (c) laboratories or similar facilities used for scientific, agricultural, or industrial research, development, or testing; (d) any combination of these activities; and (e) the administration and management support required for any of these activities who invest a minimum of $200,000 in a new or expanded facility and hires a minimum of five new employees.

The program provides credits of $250 for each new qualified employee and $250 for each $100,000 investment. During the ten-year life of credits, credits may not exceed 50 percent of the company's precredit tax liability in any one year. Unused credits may be carried forward.

TAX INCENTIVES (continued) :

Gross Receipts Tax Reductions

In addition, qualifying firms may also reduce their gross receipts taxes by the following percentages over a ten-year period.

Years From Start-Up	Reduction In Gross Receipts Tax
1	90%
2	80%
3	70%
4	60%
5	50%
6	40%
7	30%
8	20%
9	10%
10	5%
Over 10	0%

Targeted Area Tax Credits

Corporate Income Tax Credits

Firms which qualify for targeted industry credits and locate in one of the targeted areas qualify for corporate income tax credits of $500 for each new employee and $500 for each new $100,000 investment. Targeted areas are defined as: (a) real property that is owned by any level of government or any of their agencies; (b) real property owned by a nonprofit organization which is organized and operated solely for the purpose of fostering economic development; (c) real property which has been approved as a Delaware Foreign Trade Zone, and (d) 30 low-income 1980 Census Tracts throughout the State. Maps of the Targeted Census Tracts are available from the Delaware Development Office.

Gross Receipts Tax Reduction

In addition, qualifying firms will not be subject to gross receipts taxes for five years and will then have these gross receipts taxes reduced on a declining scale for a period of ten years as indicated in the table at the top of this page.

TAX INCENTIVES (continued) :

Commercial, Retail Business Tax Incentives

Selected commercial and retail businesses which locate in one of the 30 targeted census tracts and meet the minimum investment and employment criteria qualify for corporate income tax credits of $250 per new qualified employee and $250 for each $100,000 investment. These businesses also qualify for the ten-year reduction in gross receipts taxes.

Public Utility Tax Rebates for Industrial Users

Industrial firms meeting the criteria for targeted industries tax credits are eligible for a rebate of 50% of the Public Utilities Tax imposed on new or increased consumption of gas and electricity for five years.

Property Tax Reductions

New Commercial or Industrial Construction - City of Wilmington

Both Wilmington and New Castle County grant property tax reductions for qualifying new construction within the City. These tax reductions apply only to the portion of the increased assessment attributed to new construction. No tax reduction is granted on land assessments. The City allows a 100% credit on the increased assessment for five years and extends this provision to ten years in a specified area known as Christina Gateway.

New Castle County exempts qualified construction or improvements within the City of Wilmington from county taxes at a rate of 100% for the first year, decreasing by 10% a year until the full tax rate is attained. The tax reduction applies only to new construction or improvements. No tax reduction is granted on land assessments.

Property Improvements - City of Wilmington

The City of Wilmington offers a 100% reduction in property taxes for five years on increased assessments which are attributable to qualified improvements on existing buildings. In the Christina Gateway area, Wilmington extends the life of this provision to ten years.

New Industrial, Manufacturing, or Warehousing Construction - City of Newark

Newark partially exempts, for ten years, all new industrial, manufacturing, and warehousing enterprises from real estate taxes levied on the increase in assessed valuation of the property attributable to the new construction. The exemption begins at 100% for the first year and decreases 10% annually through the ten-year period.

PERSONAL TAXES HAVE BEEN LOWERED :

Personal Income Taxes

State personal income taxes for residents are assessed on Delaware taxable income. Delaware taxable income equals Delaware adjusted gross income minus personal exemptions, deductions for federal income taxes paid, and standard or itemized deductions. Delaware adjusted gross income is derived by adding to the federal adjusted gross income any receipts from the securities of states or political subdivisions other than Delaware and its political subdivisions. Income from obligations of the United States, disability and/or elderly credits, and pensions up to $2,000 is then deducted from the federal adjusted gross income. Nonresidents are taxed on the portion of income derived from sources within Delaware. The current State tax rate schedule is graduated and includes three rate reductions in as many years.

1987 Delaware Personal Income Tax Rates

Delaware Taxable Income	Tax Liability		
$6,001 - $8,000	$ 164 +	5.4% of income over	$ 6,000
8,001 - 10,000	272 +	6.0% of income over	8,000
10,001 - 15,000	392 +	6.1% of income over	10,000
15,001 - 20,000	697 +	6.3% of income over	15,000
20,001 - 25,000	1,012 +	6.5% of income over	20,000
25,001 - 30,000	1,337 +	7.0% of income over	25,000
30,001 - 40,000	1,687 +	8.2% of income over	30,000
40,000 and Over	2,507 +	8.8% of income over	40,000

Source: Delaware Division of Revenue, February 1987.

PERSONAL TAXES HAVE BEEN LOWERED (continued) :

General Sales Tax

Delaware does not impose a general sales tax.

Miscellaneous Personal Taxes

Cigarettes	$0.14 per pack of twenty cigarettes
Beer	2.00 per barrel
Wine	0.40 per gallon
Liquor	1.50 per gallon - 50 proof or less
	2.25 per gallon - more than 50 proof
Public Accommodations	6% of the room charge

LOW PROPERTY TAXES :

Delaware's property taxes are among the lowest in the nation. The following table describes average effective tax rates for existing single-family homes with FHA-insured mortgages as a percentage of market value. The data compiled below indicates that owners of a Delaware property with a market value of $100,000 would pay a rate of .71%, or $710.

	1984	1977	1971
DELAWARE	0.71%	0.88%	1.26%
Maryland	1.26	1.69	2.24
New Jersey	2.62	3.31	3.01
New York	2.80	2.89	2.72
Pennsylvania	1.53	1.85	2.16
U. S. average	1.23	1.67	1.98

Source: Advisory Commission on Intergovernmental Relations, Significant Features of Fiscal Federalism, 1985-86 Edition, February 1986.

Pages II-6 and II-7 of this section describe in further detail the real property taxes imposed by the various levels of government within Delaware.

TAX COMPARISONS BY INCOME LEVEL :

Family Tax Burdens

In February 1987, the Delaware Development Office compared estimates of 1987 state and local family tax burdens in Wilmington and Dover, Delaware, to the burdens in several other large cities in our region. This study assumed a hypothetical family of four which owned a home, had two income earners, and included both earned and unearned income.

Total Family Tax Burden by Income Level

	$17,500	$25,000	$50,000	$100,000
Wilmington, DELAWARE	$ 1,012	$ 1,596	$ 4,060	$ 8,410
Dover, DELAWARE	564	1,012	2,660	6,797
Washington, DC	1,069	1,789	4,323	9,971
Chicago, Illinois	2,075	2,729	4,477	7,800
Baltimore, Maryland	1,978	2,893	5,527	10,616
Boston, Massachusetts	1,065	1,618	3,367	7,062
Trenton, New Jersey	2,830	3,675	5,975	10,896
New York, New York	1,357	2,195	5,545	12,648
Cleveland, Ohio	1,681	2,381	4,650	9,724
Philadelphia, Pennsylvania	2,637	3,542	6,174	11,307

Total state and local tax burdens in Delaware are relatively light at low incomes and average at the $50,000 and $100,000 income levels. At all income levels, Delaware's property taxes are relatively low, and State income taxes are relatively high. The State does not have a sales tax.

Details of Family Tax Burden for a $50,000 Income Family*

	Individual Income State/Local		General Sales State/Local		Residential Property**	Total Tax Burden
Wilmington, DE	$1,872	$ 576	$ 0	$ 0	$1,192	$4,060
Dover, DE	1,943	0	0	0	717	2,660
Washington, DC	0	2,841	0	568	915	4,323
Chicago, Illinois	1,087	0	598	256	2,536	4,477
Baltimore, MD	1,727	874	476	0	2,430	5,527
Boston, MA	2,082	0	342	0	943	3,367
Trenton, NJ	936	0	477	0	4,562	5,975
New York, NY	2,471	923	518	554	1,079	5,545
Cleveland, Ohio	1,417	922	513	154	1,644	4,650
Philadelphia, PA	1,080	2,346	461	0	2,287	6,174

* Similar detail for other income levels is available from the Delaware Development Office.

** Assumes property value of $90,000.

SECTION III
FINANCING

The Delaware Development Office, through its financing subsidiaries The Delaware Economic Development Authority and the Delaware Development Corporation, offers comprehensive assistance in loan "packaging" by utilizing existing State and federal programs. The Authority is skilled in generating financing options for the State's business community in conjunction with private financial institutions. By customizing a loan package for your firm, our professional staff is able to match development needs with available financial resources.

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INDUSTRIAL REVENUE BOND FINANCING :

The Delaware Economic Development Authority provides statewide financial assistance to new or expanding business through the issuance of Industrial Revenue Bonds (IRB's). IRB's are purchased by investors at low interest rates since interest from the bonds is exempt from federal income taxes and state income taxes for Delaware residents. The business person benefits by obtaining long-term financing at interest rates below the prime rate. IRB's can be especially cost-effective for projects involving over $250,000 in fixed assets.

During 1986, the Delaware Economic Development Authority issued IRB financing authorizations for 47 separate proposals totalling over $75 million. Those capital expenditures helped create 1,483 new jobs in Delaware.

Delaware enjoys a competitive advantage over most states by virtue of the comparatively large amount of IRB dollars per resident that can be issued. The maximum for IRB's issued annually in Delaware is $250 million. Projects are approved on their own merits and are funded on a first-come basis under the State's allocation.

Application

To initiate financing through an IRB, the applicant details his or her business history and proposed project in an application to the Delaware Economic Development Authority. Bond proceeds can be for the acquisition of land, buildings and equipment, except that 501(c)(3) organizations may use bond proceeds for working capital purposes.

Projects eligible for financing with industrial revenue bonds include the following major categories:

1. Manufacturing - Projects involved in manufacturing. A manufacturing project can include office and warehouse space as long as it is a related part of the overall manufacturing facility.

2. Agricultural - Projects involved in the acquisition of land and equipment to be used for farming purposes by an individual who has not at any time had any direct or indirect ownership interest in substantial farmland.

3. 501(c)(3) Organizations - Projects involved in supporting the exempt activities of 501(c)(3) organizations.

INDUSTRIAL REVENUE BOND FINANCING (continued) :

Industrial development revenue bond financing is limited to a maximum of $10 million for each manufacturing or agricultural project within a single political jurisdiction. However, the total amount of tax-exempt financing that may be outstanding at anyone time with respect to a 501(c)(3) organization (other than a hospital) is $150,000,000.

Review and Approval by Council on Development Finance

The Authority's staff reviews applications for their financial feasibility and impact on Delaware's economy. In a public hearing, the Council on Development Finance determines whether the applicant's proposal is authorized for issuance of IRB's.

IRB Placement

After approval by the Council, the applicant is responsible for locating a buyer for the bonds. The tax-exempt nature of the bonds makes them an attractive investment for a variety of institutions. While the Authority's staff can provide assistance, it must be stressed that the applicant has the responsibility to locate prospective investors so that the final closing and funding of the IRB can occur.

For further information concerning bond financing, please contact:

The Delaware Economic Development Authority
99 Kings Highway
P. O. Box 1401
Dover, Delaware 19903
Phone: (302) 736-4271

PROMPT BOND FINANCING :

Obtaining Industrial Revenue Bond financing through the Delaware Economic Development Authority is not a complicated process and can require as little as five weeks from the date of first contact to final approval. The following time schedule is illustrative of the financing process:

0 Weeks to 2 Weeks

1. Pick up application
2. Assistance with application
3. Submission of application

2 Weeks - 5 Weeks

1. Staff review and analysis
2. Publication of notice of meeting two weeks in advance

5th Week

1. Public meeting held by Council on Development Finance
2. Application reviewed
3. Decision made

5th Week - Till Closing

1. Preparation of bond documentation
2. Bond loan closing
3. Placement of bonds

FIRMS RECENTLY FINANCIALLY ASSISTED BY THE DELAWARE ECONOMIC DEVELOPMENT AUTHORITY :

Pharmaceuticals

ICI Americas Inc. - Pharmaceutical chemicals, dyes, film, resins
Johnson and Johnson - Bulk pharmaceuticals
Noramco (Delaware), Inc. - Pharmaceutical intermediate products

Chemicals

W.L. Gore and Associates, Inc. - Gore-tex
Diamond Shamrock Corporation - Chlorine, caustic soda, hydrogen, PVC resins
FMC Corporation - Proprietary chemicals
S. C. Johnson & Son, Inc. - Emulsion polymer
Standard Chlorine of Delaware, Inc. - Organic chemical intermediates
Sandusky Plastics of Delaware, Inc. - Plastic containers

Manufacturing

Dover Litho Printing Co. - Printer
Chrysler Corporation - Automotive manufacture
ILC Dover, Inc. - Military hardware
General Motors - Automotive manufacture
United Manufacturing - Electronics
Cheswold Corporation - Steel fabrication

Services

Shone Lumber - Retail/wholesale lumber
First Maryland Bancorp - Consumer credit
Presbyterian Homes, Inc. - Health-care facility
United States Cold Storage, Inc. - Refrigerated distribution center

Food Processing

Cargill, Incorporated - Poultry processing
General Foods Corporation - Food products
Townsend's, Inc. - Poultry processing
Vlasic Foods, Inc. - Pickles and cucumbers

Agriculture

Gerald and Valerie Campbell - Horse training
Van Wingarden of Delaware, Inc. - Nursery and garden center
Baxter Farms, Inc. - Poultry houses
Rutkoske Bros, Inc. - Potato farm

DELAWARE DEVELOPMENT CORPORATION LOANS :

The State of Delaware, through the Delaware Development Corporation, became the second state to obtain certification under the U. S. Small Business Administration's Section 504 loan program (formerly known as the "Section 503 Loan Program). This program offers long-term, fixed asset financing at fixed rates to the growing small firm. In addition to land, building, and equipment, many of the costs associated with construction (interim financing costs, architectural drawings, etc.) that are usually "out-of-pocket" expenses may be included in the 504 loan package.

To be eligible, a small business must be a "for-profit enterprise" with a net worth of less than $6 million and average net profits of less than $2 million for the past two years. In addition, the project must create one new job for approximately every $40,000 in total project cost. The SBA will allow some latitude in the employment requirement.

The 504 program can provide long-term financing for projects totalling $250,000 to $1,500,000 for the acquisition of land and buildings; the construction, expansion or renovation of facilities, including leasehold improvements; and the purchase of machinery and equipment. Funds are not available for working capital, inventory, debt consolidation, or debt repayments. The applicant must be the user of the facilities.

A 504 fixed asset financing involves a mixture of funding from the small business, a private sector lender (bank, savings and loan, insurance company), and the Delaware Development Corporation. A typical project would involve 50% funding from the private lender, 40% from the Delaware Development Corporation up to a maximum of $500,000, and 10% from the small business. For a start-up small business, the business may need to contribute 20% to 25% in equity to the project.

The small business loan is actually funded by the Delaware Development Corporation issuing a debenture (a bond secured by the project's real estate). While the interest rate and term for the private sector portion of the loan are negotiated, the interest rate for the debenture portion is fixed at the market rate at time of sale, and the term may be either 10 or 20 years, depending on the economic life of the assets being financed. If the project involves construction, interim financing will be arranged and the debenture issued after a Certificate of Occupancy has been obtained.

For further information concerning Section 504 loans, please contact:

Delaware Development Corporation
99 Kings Highway
P. O. Box 1401
Dover, Delaware 19903
Phone: (302) 736-4271

SMALL BUSINESS ADMINISTRATION ASSISTANCE :

The Delaware Development Office also assists small businesses in seeking loans guaranteed by the U. S. Small Business Administration (SBA) under its 7(a) business loan program. The SBA generally guarantees 90% of the loan from a local financial institution with a maximum guarantee of $500,000. Guaranteed loans are utilized by firms with loan needs that exceed the usual banking criteria.

Financing can be obtained for both working capital and fixed assets. The SBA may require one-third equity when evaluating loan applications from new companies. Equity requirements for ongoing businesses vary. Financial institutions tend to restrict the financing to projects exceeding $25,000, and the interest rate and term is negotiated between the borrower and the lender within limits prescribed by the SBA.

SBA also operates several other special programs. Builders operating under contract may apply for the SBA's guaranty program for lines of credit and Surety Bond Guarantees. Companies with highly seasonal sales may obtain seasonal lines of credit. The SBA also offers Pollution Control financing and loans for support of export trade.

Inquiries concerning SBA's business loan programs may be made through the Delaware Development Office or directly to the SBA at:

Small Business Administration
Federal Building, Room 5207
844 King Street
Wilmington, Delaware 19801
Phone: (302) 573-6294

URBAN DEVELOPMENT ACTION GRANTS :

The U. S. Department of Housing and Urban Development's Urban Development Action Grant (UDAG) program encourages communities to leverage the use of private funds. Awarded to communities, which loan the proceeds at flexible rates to the businesses involved, these grants are used to help finance projects which are successful in attracting private investment for commercial, residential, and industrial development. HUD closely scrutinizes the extent of this private participation, the particular community's prior successes in the areas of housing and community development and the project's potential impact on low- and moderate-income people.

A community seeking financial assistance is evaluated on the age of its housing stock, per capita income, poverty levels, unemployment, population, private vs. public funding ratio, cost per job, taxes generated, and evidence that the project could not or would not proceed in the absence of UDAG assistance. The City of Wilmington has been awarded several UDAG grants, including funding for the new Hercules headquarters, Wilmington Trust headquarters, and the Radisson Hotel.

Specific projects which stress public-private partnerships are encouraged, and eligible areas of activity include neighborhood revitalization, rehabilitation, and job creation through the construction of commercial and industrial structures. Interest rates and terms of private loan arrangements are negotiable. There are no statutory limitations on maximum project costs.

MAJOR FINANCING PROGRAMS SUMMARIZED

PROGRAM	IRB Industrial Revenue Bonds	SBA 504 U.S. Small Business Adminis. Section 504 Debentures	SBA 7A U.S. Small Business Administration Guaranteed Loans	UDAG Urban Development Action Grants
PARTICIPATING INSTITUTIONS	Delaware Development Office	Delaware Development Office, U.S. Small Business Administration, and Local Financial Institution	Local financial institution with U.S. Small Business Administration	Municipal Government with U.S. Department of Housing and Urban Development
ELIGIBLE APPLICANTS	a) Manufacturing concerns b) First-time farmers c) 501(c)(3) organizations	Healthy Small Businesses with: profits less than $2,000,000, and net worth less than $6,000,000	Maximum business size varies with different industries	Cities certified by HUD as meeting certain standards of distress and needing funds to finance private development projects
SUGGESTED RANGE	$250,000 to $10,000,000	$200,000 to $1,500,000	$25,000 to $500,000	No Limit
APPROVED USE OF FUNDS	1. To Finance Fixed Assets: a) Land/bldg. acquisitions b) Building construction and renovation c) Machinery and equipment 2. 501(c)(3) Organizations may finance fixed assets and use bond proceeds for working capital	To Finance Fixed Assets: a) Land/building acquisitions b) Building construction and renovation c) Machinery and equipment	a) Working capital b) Land and building c) Machinery and equipment	a) Industrial expansions b) Commercial revitalization c) Housing rehabilitation d) Other uses, including hotels, motels and shopping centers
INTEREST RATES	Market rates	"Blended rate" equal to below conventional bank financing	Negotiated with Bank	Flexible
TERMS OF FINANCING	Up to 30 years allowed. Usual terms: 15-20 years on real estate, 5-10 years on equipment	Bank terms negotiated; 10 or 20 years for Delaware Development Office portion	Negotiated with Bank	Flexible
FORM OF FINANCING	State or local authority issues tax-exempt revenue bonds	Normally 50% bank funds, 40% SBA-guaranteed bonds provided by Delaware Development Corporation Office, 10% equity	SBA guarantees up to 90% of bank loan	Direct grants to cities. Funds then loaned to private developers. Projects selected by HUD on a competitive basis

LOCAL GOVERNMENTS COMPLEMENT THE FINANCING EFFORTS OF THE DELAWARE DEVELOPMENT OFFICE :

City of Wilmington

Projects located within the city limits of Wilmington may also apply for financing through the Wilmington Economic Development Corporation (WEDCO). Financing programs offered include SBA Section 504 Loans, Revolving Loan Funds, and other special purpose financing. Further information may be obtained by contacting:

Wilmington Economic Development Corporation (WEDCO)
618 Market Street Mall, Suite 306
Wilmington, Delaware 19801
Phone: (302) 571-9088

Wilmington also operates a special financing program for qualified projects in addition to the Urban Development Action Grant Program. For further information contact:

Department of Commerce
City of Wilmington
City/County Building, 9th Floor
800 French Street
Wilmington, Delaware 19801
Phone: (302) 571-4169

New Castle County

The New Castle County Economic Development Corporation (NCCEDCO) operates several financing programs for projects within the county. Industrial revenue bonds, SBA Section 504 Loans and a Revolving Loan Fund have been of particular usefulness. For more details, please contact:

New Castle County Economic Development Corporation (NCCEDCO)
One Commerce Center, Suite 500
Wilmington, Delaware 19801
Phone: (302) 656-5050

Sussex County

Sussex County operates an industrial revenue bond program to assist new and expanding commercial, industrial, and agricultural businesses in Sussex County. The County also provides information about other financing programs such as the Small Business Administration's business loan program. Inquiries may be made to:

Sussex County Department of Economic Development
P. O. Box 589
Georgetown, Delaware 19947
Phone: (302) 856-7701, Extension: 325

BANK ASSETS OF $43 BILLION IN 1986 :

There are currently 60 financial institutions in Delaware offering a wide range of financial services to commercial and residential customers. The following table lists the major banks, their number of branches, and their total assets:

	Number of Locations	Total Assets (000's)
State Banks and Trust Companies: 26 banks with 153 locations		
American Express Centurion	1	$ 255,458
Baltimore Trust Company	3	151,107
Bank of Delaware	48	2,636,896
Bank of New York (Delaware)	2	1,509,238
Bankers Trust	1	1,456,008
Chemical Bank (Delaware)	1	1,431,675
Citibank (Delaware)	1	1,137,665
Clayton Bank and Trust Company	1	19,621
Delaware Trust Company	27	1,130,913
E. F. Hutton Bank	1	2,785
Equitable Bank of Delaware	1	388,521
Felton Bank	1	14,190
First Atlanta Bank (N.A.)	1	107,268
Greenwood Trust Company	2	1,346,957
Interfirst Bank (Delaware)	1	154,677
MBank USA	1	684,901
Manufacturers Bank - Wilmington	1	3,857
Manufacturers Hanover Bank (Delaware)	1	2,282,498
Morgan Bank (Delaware)	1	2,833,478
NBD Delaware Bank	1	361,981
Peoples Bank of Harrington	1	34,735
RepublicBank (Delaware)	1	379,158
Sovran Bank	1	190,936
Sussex Trust Company	16	360,143
Texas Commerce Banks	1	54,266
Wilmington Trust Company	36	2,743,284
National Banks: 16 banks with 59 offices		
Barclays Bank of Delaware, N.A.	1	$ 251,803
Beneficial National Bank	5	176,955
Beneficial National Bank (U.S.A.)	1	1,195,966
Colonial National Bank (U.S.A.)	4	862,608
CoreStates Bank of Delaware, N.A.	1	826,150
Delaware National Bank	5	41,675
First Atlanta Bank (N.A.)	1	107,268
First National Bank of Wilmington	2	345,968
First National Bank of Wyoming	1	61,469

BANK ASSETS OF $43 BILLION IN 1985 (continued) :

	Number of Locations	Total Assets (000's)
National Banks (continued)		
First Omni Bank, N.A.	1	$ 474,891
Marine Midland Bank (Delaware), N.A.	1	1,280,707
Maryland Bank, N.A.	1	1,530,312
Mellon Bank (Delaware), N.A.	32	948,197
J. C. Penney National Bank	1	166,235
PNC National Bank	1	575,259
The Chase Manhattan Bank (U.S.A.), N.A.	1	5,046,842
Non-Deposit Trust Companies: 3 banks with 3 locations		
American Guaranty & Trust Company - Wilmington	1	$ 149,796
Delaware Charter Guarantee & Trust Company - Wilmington	1	3,464,278
E. F. Hutton Trust Company	1	769,219
Mutual Savings Banks: 1 Mutual Savings bank with 5 locations		
Artisans' Savings Bank	5	$ 241,405
Federal Savings Banks: 2 banks with 30 locations		
First Federal Savings Bank (of Delaware)	10	$ 218,534
Wilmington Savings Fund Society	20	1,077,184
Savings and Loan Associations: 12 Savings & Loans with 14 locations		
Arden Building and Loan Association	1	$ 198
Bridgeville Building and Loan Association	1	1,057
Clayton Savings and Loan Association	1	215
Delaware City Building and Loan Association	1	532
Delaware Savings and Loan Association	3	38,870
2nd National Building and Loan, Inc.	1	655,018
Kosciuszko Savings and Loan Association	1	19,883
Milford Building and Loan Association	1	1,177
Newport Building and Loan Association	1	157
Townsend Building and Loan Association	1	342
Ninth Ward Savings and Loan Association	1	64,948
John Hanson Savings Bank	1	756,711

Source: Office of the State Bank Commissioner, State of Delaware, February 1987.

EXPANDING FINANCIAL RESOURCES :

New Financial Institutions

Since the passage of the Financial Center Development Act in 1981, several financial institutions have established subsidiaries in Delaware. These companies have chosen Delaware because of the State's favorable business climate, including the absence of usury ceilings and lowered tax rates on bank income. The financial institutions which have applied for, or have been granted, charters since the passage of the Act include:

Delaware Subsidiary	Parent Company
Bank of New York (Delaware)	The Bank of New York Company, Inc.
Bankers Trust (Delaware)	Bankers Trust New York Corporation
Barclays Bank of Delaware, N.A.	BarclaysAmericanCorporation
Chemical Bank (Delaware)	Chemical New York Corporation
Citibank (Delaware)	Citicorp
CoreStates Bank of Delaware, N.A.	CoreStates Financial Corporation
Equitable Bank of Delaware	Equitable Bancorporation
First Omni Bank, N.A.	First Maryland Bancorp
MBank, U.S.A.	MCorp
Manufacturers Hanover Bank (Delaware)	Manufacturers Hanover Corporation
Marine Midland Bank (Delaware), N.A.	Marine Midland Banks, Inc.
Maryland Bank, N.A.	Maryland National Corp
Mellon Bank (Delaware), N.A.	Mellon Bank
Morgan Bank (Delaware)	J.P. Morgan & Co., Inc.
PNC National Bank	PNC Financial Corporation
Suburban Bank (Delaware)	Suburban Bancorp
The Chase Manhattan Bank (USA) N.A.	The Chase Manhattan Corporation

EXPANDING FINANCIAL RESOURCES (continued):

The Consumer Credit Bank Act was enacted in 1983 creating a favorable environment for the growth of banks owned by out-of-state holding companies. The primary business operation of these banks is extending consumer credit. With the increased banking operations in Delaware, a positive economic climate has spurred the growth of "non-bank" banks. These financial institutions are unique in that they offer restricted services - either consumer specific or commercial in nature. Consumer credit banks and "non-bank" banks which have recently applied for or been granted charters include:

Consumer Credit Bank Act Banks

Delaware Subsidiary	Parent Company
Union Bank of Delaware	The Union of Arkansas Corporation
Manufacturers Bank (Delaware)	Manufacturers National Bank of Detroit
RepublicBank Delaware	RepublicBank Corporation
NBD Delaware Bank	NBD Bancorp, Inc.
Texas Commerce Banks	Texas Commerce Bancshares
Texas American Bank/U.S.	Texas American Bank
InterFirst Bank (Delaware)	InterFirst Corporation

"Non-Bank" Banks

Delaware Subsidiary	Parent Company
American Express Centurion	American Express Company
Beneficial National Bank (U.S.A.)	Beneficial Management Company
Colonial National Bank (U.S.A.)	Teacher's Service Organization
E. F. Hutton Bank	E. F. Hutton Group, Inc.
First National Bank of Wilmington	Commercial Credit Corporation
Greenwood Trust Company	All state Enterprises, Inc.
J. C. Penney National Bank	J. C. Penney Company, Inc.

SECTION IV

LABOR

Delaware's workers are very productive and highly educated. Salaries are competitive and union membership is lower than the average state. Rapidly growing employment sectors in the Delaware economy include Manufacturing, Trade, Finance and Services.

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DELAWARE DEVELOPMENT OFFICE PROVIDES RECRUITMENT ASSISTANCE :

In support of new and expanding businesses, the Delaware Development Office brokers services to assist employers in locating a qualified work force.

Given the staffing needs and minimum skill requirements that a business determines as necessary for employment, the Delaware Development Office will coordinate recruitment activities with the professional staff of the Department of Labor, Employment and Training Division. Although many of the services are actually performed by the Department of Labor staff, the Delaware Development Office oversees the particular employer project and the employer maintains total control of the hiring decision. Recruitment services available through the Delaware Development Office can:

- Assess the labor market for available applicants
- Counsel in locally effective advertising methods
- Provide listings of private sector employment agencies
- Review job applicants and hiring procedures
- Supply screening and referral services
- Provide applicant testing
- Provide task analysis of specific jobs
- Assist in meeting Affirmative Action goals

Additionally, the Office can provide contacts or information on issues which impact employment, including:

- Child care
- Transportation
- Local school districts
- Postsecondary education
- Unionization
- Wages
- Demographics
- Social agencies
- Labor laws

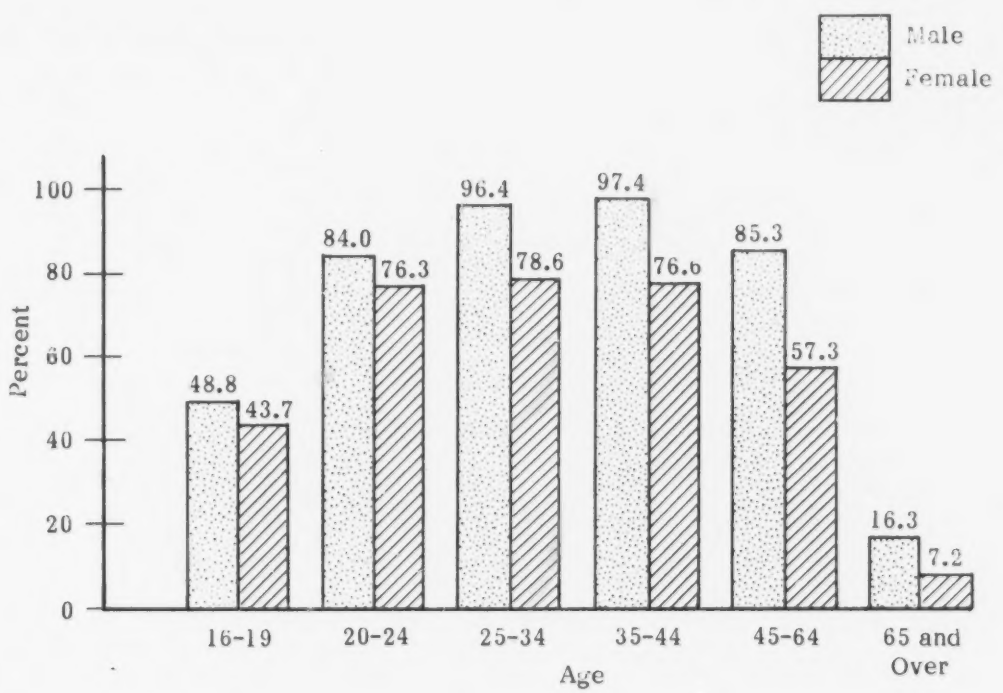
LARGE AND GROWING SUPPLY OF LABOR :

Delaware has a large and growing labor force, numbering 325,000 in 1986. Since 1980, the State's labor force has grown 14.4% compared to a national rate of growth of 10.2%.

Delawareans' eagerness to work is reflected in the State's labor force participation rates which exceed the national levels. The 1980 Census indicated more than 63% of Delaware population aged 16 and over were labor force participants compared to 62% nationally. Within this age group, Delaware females participated at a 52% rate compared to 50% nationally while the Delaware male participation rate was 76% compared to 75% nationally.

In addition to relatively high labor force participation rates, Delaware's population aged 20 and over is expected to increase by more than 14% over 1980 levels by the year 1990, thus assuring a growing supply of labor to Delaware businesses.

Percent of Total Age Group in the Labor Force
1987



Source: Delaware Department of Labor

EXPANDED LABOR MARKET AREA :

Because Delaware is small, it easily attracts workers from its three neighboring states. More than 9% of the jobs in Delaware are filled by workers who commute from points outside the State. This source of workers continues to expand as a result of strong economic growth and increased job opportunities in Delaware.

Although Delaware's work force numbers only 325,000 people, the table below illustrates that the labor market area is comprised of 15 counties and represents a labor force of more than one million people, of whom 56,000 are unemployed.

EXPANDED LABOR MARKET AREA
1986

County	Labor Force	Employed	Unemployed
New Castle, DE	219,783	210,093	9,690
Kent County, DE	47,464	45,214	2,250
Sussex County, DE	57,752	55,693	2,059
Chester County, PA	182,600	175,300	7,300
Delaware County, PA	290,600	277,700	12,900
Gloucester County, NJ	99,400	94,300	5,100
Salem County, NJ	29,800	27,700	2,100
Cumberland County, NJ	56,900	51,600	5,300
Cecil County, MD	34,421	32,146	2,275
Wicomico County, MD	39,063	37,071	1,992
Kent County, MD	8,981	8,535	446
Caroline County, MD	12,926	12,153	773
Queen Anne's County, MD	13,862	13,256	606
Dorchester County, MD	17,291	15,936	1,355
Worcester County, MD	20,420	19,009	1,411
TOTAL	1,131,263	1,075,706	55,657

Source: Relevant State Departments of Labor February 1987.

DELAWARE LABOR MARKET AREAS

MANUFACTURING SECTOR EMPLOYS THE MOST WORKERS :

Delaware's employment is heavily concentrated in manufacturing compared to the U. S. and regional averages. In 1986, manufacturing generated nearly 23% of Delaware's jobs compared with an average of 19% nationally. However, 45% of these manufacturing jobs were in chemical companies compared with less than 6% nationally. Nearly half of these "chemical manufacturing" jobs in Delaware were in home office and research operations. This unusual distribution helps explain the relatively "high wages of the manufacturing workers" throughout the State.

The construction industry and food processing are also relatively strong employers in the State. Sectors employing fewer workers than the national averages are services, transportation and public utilities, and state and local government.

Delaware's Employment Compared With the Nation

	Delaware Number of Employees (000)		1986 Percent of Total	
	1986	1976	DE	U. S.
Total Nonagricultural	303.0	236.4	100.0	100.0
Manufacturing	68.3	68.2	22.5	19.2
Durable Goods	17.3	17.6	5.7	11.3
Primary and Fabricated Metals	3.7	4.0	1.2	2.2
Machinery and Transportation Equipment	10.2	10.5	3.4	6.2
Other Durables	3.4	3.1	1.1	2.9
Nondurables	51.1	50.6	16.9	7.8
Food	9.9	7.7	3.3	1.6
Textile & Apparel	1.4	3.9	0.5	1.8
Printing	2.7	1.9	0.9	1.5
Chemicals	30.9	30.3	10.2	1.0
Rubber and Plastics	2.6	3.2	0.9	0.8
Other Nondurables	3.6	3.6	1.2	1.1
Nonmanufacturing	234.6	168.2	77.4	80.8
Construction	18.9	14.5	6.2	5.0
Transportation and Public Utilities	12.5	11.9	4.1	5.3
Trade	67.8	52.3	22.4	23.8
Finance	22.9	11.0	7.6	6.3
Services	66.8	38.3	22.0	23.0
Government	45.7	40.2	15.1	15.9
Federal	5.8	5.6	1.9	2.1
State and Local	39.9	34.6	13.2	13.8

Source: Delaware Department of Labor, Current Employment Statistics Program, February, 1987.

MANUFACTURING EARNINGS COMPARED TO OTHER STATES :

Although the State's manufacturing wages appear relatively high, the proportion of those workers who are employed in home office and research center chemical employment is significantly larger than the average state. However, the rate of growth in Delaware's manufacturing wages has been below the national average as well as those of many of our surrounding states for the last several years. As a result, Delaware's manufacturing wages are rapidly moving toward national and regional averages as illustrated by the table below.

In addition, Delaware's labor force is very well-educated, with unusually low rates of illiteracy. Further, 67.8% of its population has completed high school compared to 66.3% for the nation.

Average Hourly Earnings of Production Workers in Manufacturing*

	1984	1983	1981	1976
DELAWARE	$9.30	$9.13	$8.28	$5.51
Maryland	9.45	9.02	8.39	5.52
New Jersey	9.50	9.11	8.05	5.33
New York	9.22	8.84	7.84	5.27
Pennsylvania	9.28	8.95	8.30	5.36
U. S. average	9.17	8.84	7.91	5.02

*1985 and 1986 statistics were not available at time of publication.

Sources: U. S. Department of Labor, Employment and Earnings, States and Areas, 1939-1978, and Supplement to Employment Hours, and Earnings, States and Areas, 1980-1984.

BUYING POWER OF STATE'S SALARIES EXCEEDS NATIONAL AVERAGE :

In January 1987, the Runzheimer Company prepared a cost-of-living comparison for two cities in Delaware and several other cities in nearby states, and the "Standard City" across the U. S. Runzheimer then calculated the salary adjustment that would be necessary to enable the families living in these different areas to purchase comparable lifestyles. For example, the following table indicates that in order to compensate for differences in the cost of living at the $25,000 average lifestyle, an employee would have to be given an annual salary of $31,861 if he chooses to locate in New York and could be paid $23,871 if he worked in Wilmington, Delaware.

The second column of the following table indicates that in most cases these differentials widen at the higher income levels.

Buying Power Differentials

	Family Income	
	$25,000	$50,000
Dover, DELAWARE	$-1,574	$ -2,405
Wilmington, DELAWARE	-1,129	+49
Washington, DC	+1,565	+6,817
Chicago, Illinois	+1,815	+4,444
Baltimore, Maryland	+1,169	+4,489
Boston, Massachusetts	+6,436	+12,949
Trenton, New Jersey	+2,241	+7,756
New York, New York	+6,861	+15,924
Cleveland, Ohio	+568	+1,854
Philadelphia, PA	+2,965	+4,990
Standard City, USA	0	0

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1987.

SOUTHERN DELAWARE'S WAGES ARE LOWER :

Businesses locating in southern Delaware have discovered lower labor costs. The following comparison of wages in the three counties shows that workers in southern Delaware have lower earnings than the averages for New Castle County.

The following table was produced from a survey of employers in each county.

Average Delaware Starting Wages

Job Title	New Castle County	Kent County	Sussex County
Laborers and Unskilled Workers	$ 5.56	$ 4.57	$ 4.12
Operators and Semiskilled Workers	6.60	5.37	4.97
Secretary I	5.60	5.03	4.54
Welder	8.02	6.40	7.00
Typist	4.40	4.32	4.50
Key Entry Operator I	5.75	4.93	4.64
Computer Programmer I	8.46	8.25	6.03
Computer Operator I	6.51	6.28	4.20
Maintenance Electrician	9.66	8.93	7.52
Maintenance Mechanic	8.55	6.68	6.09
Receiver	6.89	5.82	4.90
Warehouseman	6.76	4.67	4.67
Order Filler	5.03	3.85	3.62
Material Handling Laborer	6.69	4.47	4.32
Assembler	4.83	6.40	5.35
Cannery Worker	6.95	4.81	5.37
Offset Lithographic Press Operator	7.77	5.00	5.17

Source: Delaware Development Office, "A Survey of Wages in Delaware's Manufacturing, Wholesale Trade, and Motor Freight Industries," January 1985.

HIGH PRODUCTIVITY PER WAGE DOLLAR :

Delaware workers have consistently been very productive. The total value added by manufacturing in the State in 1982, the most recent year for which data is available, was $2.5 billion, which when divided by production wages equals $4.43 of output for each dollar of wages. This is 10% higher than the U. S. average.

Productivity Per Wage Dollar - 1982

DELAWARE	$4.43
Illinois	4.00
Maryland	3.97
Massachusetts	4.33
New Jersey	4.39
New York	4.74
Ohio	3.60
Pennsylvania	3.49
U. S. average	4.02

Source: U. S. Department of Commerce, Bureau of the Census, Census of Manufacturing, 1982.

In addition, the value added by each worker has also consistently been above the average for the U. S. and that of Delaware's neighbors. This calculation is the value added by manufacturers divided by the number of production workers.

Value Added Per Worker - 1982

DELAWARE	$77,814
Illinois	71,197
Maryland	69,457
Massachusetts	65,409
New Jersey	71,877
New York	75,200
Ohio	71,538
Pennsylvania	58,024
U. S. average	66,458

Source: U. S. Department of Commerce, Bureau of the Census, Census of Manufacturing, 1982.

LOWER QUIT RATES OF WORKERS :

Delaware workers have lower quit rates than the average worker in the U. S. As evidenced by the labor turnover data, Delawareans were less likely to quit their jobs than the average employee during the six-year period from 1975 to 1980. The monthly quit rate for Delaware workers in 1980, the most recent year for which data is available, was 1.0 quits per 100 employees, compared with 1.5 for the nation.

UNION MEMBERSHIP LOWER THAN AVERAGE :

The proportion of Delaware's private-sector work force which is unionized has continued to decrease, reflecting the national trend. In addition, the State's private-sector unionization rate is 85% lower than the regional average and 33% lower than the average for the nation.

Union Membership

(Percent of Nonagricultural Private Employment)

	1975	1982
DELAWARE	19.4	14.2
Illinois	35.9	26.9
Maryland	20.9	14.3
Massachusetts	18.8	14.4
New Jersey	25.2	17.5
New York	39.3	31.2
Ohio	34.8	25.3
Pennsylvania	32.3	23.6
Washington D.C.	48.8	45.3
United States	26.3	19.0

Source: Industrial Relations Data and Information Services, West Orange NJ 07052, Union Sourcebook; First Edition 1985, reproduced with permission of author.

From 1978 through August 1986, only 96 union elections were held throughout the State. Of these elections, 35, or 36% were successful.

Union Elections
1978-1986

Year	Elections	Won	Lost	Success Rate
1978	13	8	5	62%
1980	15	3	12	20%
1981	7	5	2	71%
1982	18	8	10	44%
1983	13	3	10	23%
1984	13	3	10	23%
1985	9	2	7	22%
1986	8	3	5	38%

*January through August.

Source: National Labor Relations Board, Washington, DC, Elections for the State of Delaware, unpublished data.

LOW WORK STOPPAGE RATES :

Delaware consistently has had one of the lowest work stoppage rates in the nation. The State's work time lost as a percentage of total working time has been 12.5% less than the national average for the past eight years. The experience in 1980 is illustrative:

Work Stoppages - 1980

	Workers Involved (x1000)	Idle Days As A Percent of Non-agricultural Work Time	Number
DELAWARE	1.6	.05	13
Maryland	9.7	.03	53
New Jersey	41.8	.10	236
New York	119.7	.08	341
Pennsylvania	118.6	.18	449
U. S.	1,366.3	.14	3,885

Source: U. S. Department of Labor, Bureau of Labor Statistics, Analysis of Work Stoppages, 1980.

SHORTER DURATION OF UNEMPLOYMENT CLAIMS :

On average, during the past 11 years, the duration of unemployment claims in Delaware is approximately one-half week less than the U. S. average and has been significantly lower than the national average since 1982, indicating the State's stable work environment and the desire of work force participants to obtain employment. The State's comparative experience has improved over the previous recession.

Duration of Unemployment Claims

	Delaware (weeks)	United States (weeks)
1975	18.9	15.7
1976	16.3	14.9
1977	13.7	14.2
1978	14.0	13.3
1979	12.4	13.1
1980	13.7	14.9
1981	14.2	14.5
1982	14.4	15.9
1983	12.9	17.5
1984	13.3	14.4
1985	11.0	14.2
1986	15.5 [1]	14.6

[1] Delaware's increase can be attributed to an atypical changeover shut down at one of the State's major manufacturing employers.

Sources: Delaware Department of Labor and U. S. Department of Labor, Bureau of Labor Statistics, February 1987.

SECTION V

EDUCATION / TRAINING

Delaware offers a wide array of education and training institutions. The Development Office utilizes the full range of these institutions to provide employment and training services to assist new and expanding businesses. Local school districts receive a high level of State financial support and superior quality teachers and innovative programs have resulted in high performance by students in national scholastic competitions.

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DELAWARE DEVELOPMENT OFFICE PROVIDES EMPLOYMENT AND TRAINING SERVICES :

Training

When the labor market cannot respond to an employer's needs, or when additional skills are necessary because of a particular business situation, the Delaware Development Office has access to over 60 recognized educational facilities which can provide skill training designed to company specifications. Training contracts may be arranged with Delaware colleges, vocational schools, specialized training centers, and independent agencies that provide business, industrial, and service-related instruction.

Subsidized Training

For new and expanding businesses, subsidized training programs can be arranged. The amount and type of subsidy are determined by the size of the business, its potential impact on Delaware's economy, and the availability of other training resources. The Delaware Development Office makes use of state and federal funds for training. Programs are developed to meet the stated hiring needs and skill levels of specific businesses. Industry maintains total control of the hiring decision.

General Characteristics of Training

- short term
- cost-effective
- on-site or classroom
- (primarily) entry-level related; necessary for entry/re-entry into work force
- transferable skills
- job retention/retraining
- (increased) individual productivity
- permits upgrade in salary, position, or related benefits

In addition to classroom and on-site training, the Delaware Development Office can also assist in coordinating on-the-job training (OJT) agreements.

TRAINING COSTS :

Delaware Development Office

The Delaware Development Office can support short-term classroom and on-site training. In cases where the employer provides the work site training, the Delaware Development Office may also assist business in covering the increased expenses directly associated with such training. Costs for training must be specifically identified and essential to the successful implementation of the programs in order for the Delaware Development Office to subsidize them.

Employer

Matching funds equal to the requested contract amount shall be covered by the employer unless otherwise waived by the Director of the Delaware Development Office. This requirement may be waived if the business contributes "in-kind" items or services such as: personnel, facilities, equipment, supplies, stipends, or other items of value to the program in an amount approved by the Director.

How to Utilize Training Funds

A business may apply for funds by submitting an RFP (request for proposal) for a program of skills training and education. Once the RFP is received and approved by the Delaware Development Office, training may be designed by the business or in consultation with the Delaware Development Office. The Delaware Development Office will contract with the employer or a training facility to meet program specifications. The business may select the training facility and that facility is only reimbursed by the Delaware Development Office when the business signs off that training requirements have been met.

During the past several years, the Delaware Development Office has assisted a variety of businesses in meeting labor force needs. Employers interested in these services are invited to discuss their effectiveness with peers within the same or similar industries.

QUALITY OF EDUCATION IS VERY HIGH :

The State has made a major financial commitment to education:

- In Fiscal Year 1986, Delaware spent 21.3% more per pupil than the national average. Delaware ranked 9th among all states in the nation for expenditures per pupil.

- The State allocates 45.3% of its budget to education. Public schools receive over 68.9% of their support from State funds.

- The typical administrator in Delaware public schools is 47.5 years of age with 21.7 years of educational experience.

The pupil/teacher ratio in Delaware schools in 1986 was 16.1, compared with the national average of 18.0. More than 36.3% of the public school teachers hold advanced degrees.

Student Achievements Are High

- Average levels of achievement by Delaware students, for all grades in all content areas, are consistently above national norms as measured by the Comprehensive Tests of Basic Skills. Elementary test scores were 16% higher than the national average in 1986, and Delaware's eleventh graders scored 11% higher.

- Delaware's high school seniors ranked second on the Scholastic Aptitude Test among the states in which at least 50% of the students participated. In 1986, the average verbal score for Delaware was 11 points higher than the national average and 14 points higher than the average of the mideastern states.

- In September 1986, 43 Delawareans were identified as National Merit Scholarship semi-finalists. Delaware scholars earned one of the nation's highest set of qualifying scores, exceeded by only three states.

- A statewide competency-based education system has recently been adopted by the Delaware State Board of Education. This system provides for the educational accountability of Delaware graduates by requiring students to demonstrate minimum competency levels before earning a high school diploma.

Special Programs

- A State-supported Gifted and Talented Program has been introduced in Delaware public schools.

- Basic skills improvement programs concentrating on reading and mathematics have been introduced in many school districts.

- Delaware is one of the highest in the nation in terms of percent of children receiving special services for the handicapped.

QUALITY OF EDUCATION IS VERY HIGH (continued) :

Nonpublic Schools

- In addition to Delaware's outstanding public schools, there are also private and parochial schools. In the fall of 1986, approximately 21,800 students were enrolled in private primary and secondary schools throughout the State. Specialized schools for the physically or emotionally handicapped are also available.

Vocational-Technical Training

- More than two-thirds of Delaware's secondary students participate in some form of vocational education.
- Flexibility in the vocational curriculum allows the State to offer new or adjusted courses to meet the economic development needs of the State.
- Vocational students must satisfy minimum competency requirements before graduating.
- In 1986, 5,063 adults were enrolled in vocational training programs and 13% of these participated in an apprentice program.
- Delaware is the only state in the nation which encourages all students to participate in career-oriented educational organizations by supporting their individual membership fees through State funding.
- Delaware is unique in the fact that it is one of the few states with a vo-tech school district in each county.

VOCATIONAL TRAINING GEARED TO BUSINESS NEEDS :

Training students for productive careers is a prime concern of Delaware education, and our secondary schools offer vocational programs that complement the diversity of the State's employment opportunities. Since the curriculum is based on up-to-date projections of employer needs, business and industry benefit and prosper by having properly trained employees. Leaders in business and industry help shape these educational efforts.

Secondary School Vocational 1986-1987

	Vocational School Districts[1]			Comprehensive	
	New Castle County	Kent County	Sussex County	School Districts[2]	State Total
Agriculture	26	19	67	1,793	1,905
Business	265	94	114	13,797	14,360
Communications	99	-	-	155	254
Construction Trades	668	149	187	13	1,016
Consumer, Personnel	281	66	77	-	424
Health	682	68	53	6,143	6,831
Home Economics	219	61	123	12,136	12,619
Industrial Arts	-	-	-	13,739	13,739
Mechanics & Repairs	533	142	161	303	1,139
Precision and Production	476	94	122	334	916
Special Programs	696	29	24	12,698	12,847
Technical Ed.	151	33	23	-	209
Marketing & Dist.	-	-	89	1,233	1,322
Total	3,737	859	1,040	103,881	116,562[3]

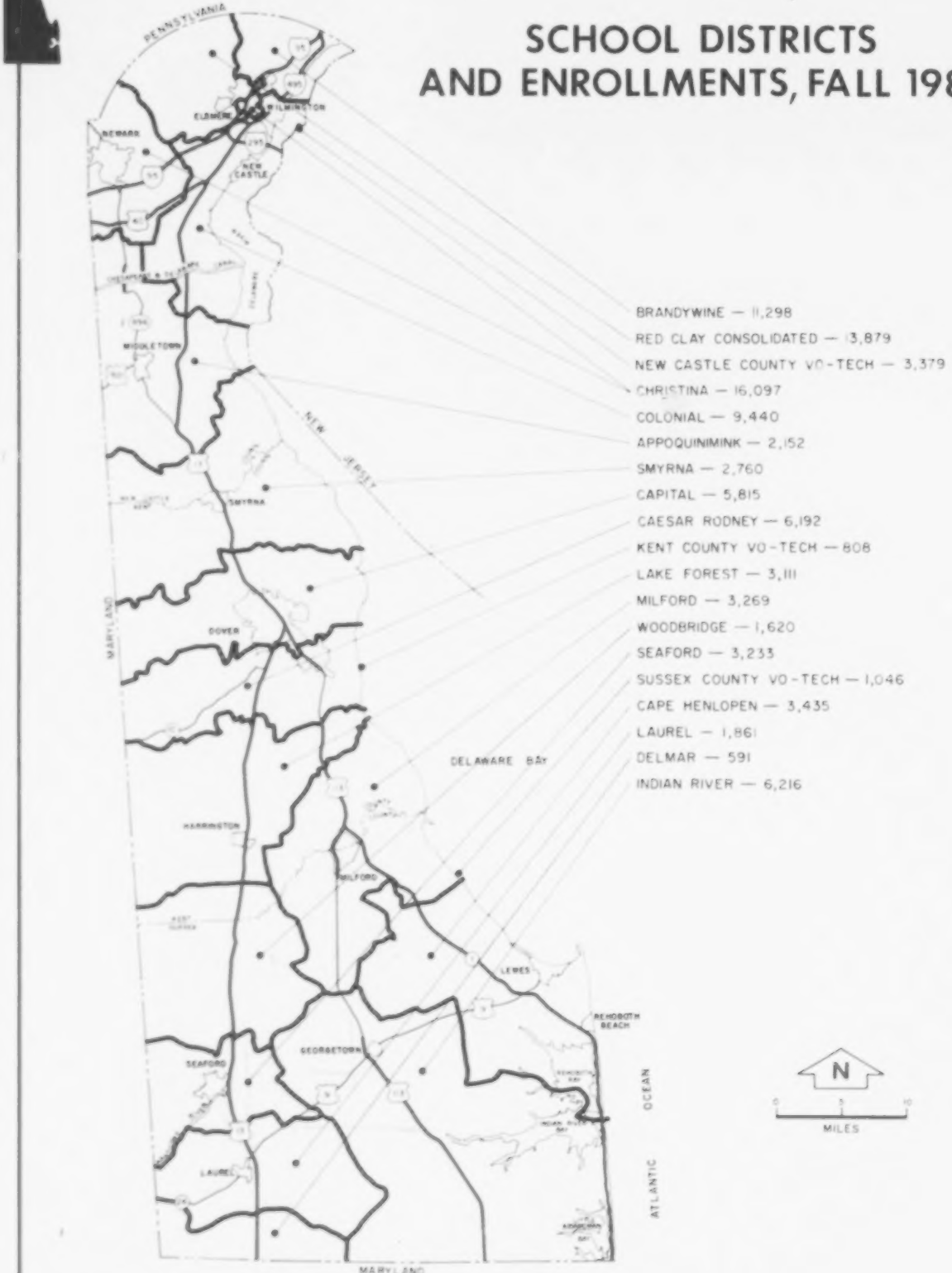
[1] Enrollment data is unduplicated; students eligible for course work in only one program area. Area vocational schools enroll 1,706.

[2] Enrollment data is duplicated. Students are eligible to take courses in more than one program area; therefore, students can be counted in more than one program area.

[3] This figure includes the duplicated program area enrollments; total number of individual students enrolled in vocational education programs in the fall of 1985 was approximately 36,000.

Source: Delaware Department of Public Instruction, Division of Planning, Research, and Evaluation, December 1986.

SCHOOL DISTRICTS AND ENROLLMENTS, FALL 1986



POST-SECONDARY OPTIONS ABOUND :

Colleges and Universities

Delaware offers broad opportunities for post-secondary education through four colleges and two universities. A total of 79 associate and 109 bachelor degree programs are available in many fields, including liberal arts, business, education, nursing, engineering, and criminal justice. Doctoral degrees in many different subjects are available in Delaware, including law, and a doctorate in medicine through a formal arrangement with Jefferson Medical College in Philadelphia. Additionally, Delaware has a formal agreement with both the University of Pennsylvania and Cornell University for a doctorate in Veterinary medicine. A formal agreement has also beeen made with the Pennsylvania College of Optometry. Collectively, Widener University, the publicly-supported University of Delaware, Delaware State College and Delaware Technical and Community College, and the three independent colleges (Goldey Beacom College, Wilmington College and Wesley College) provide quality education to Delawareans.

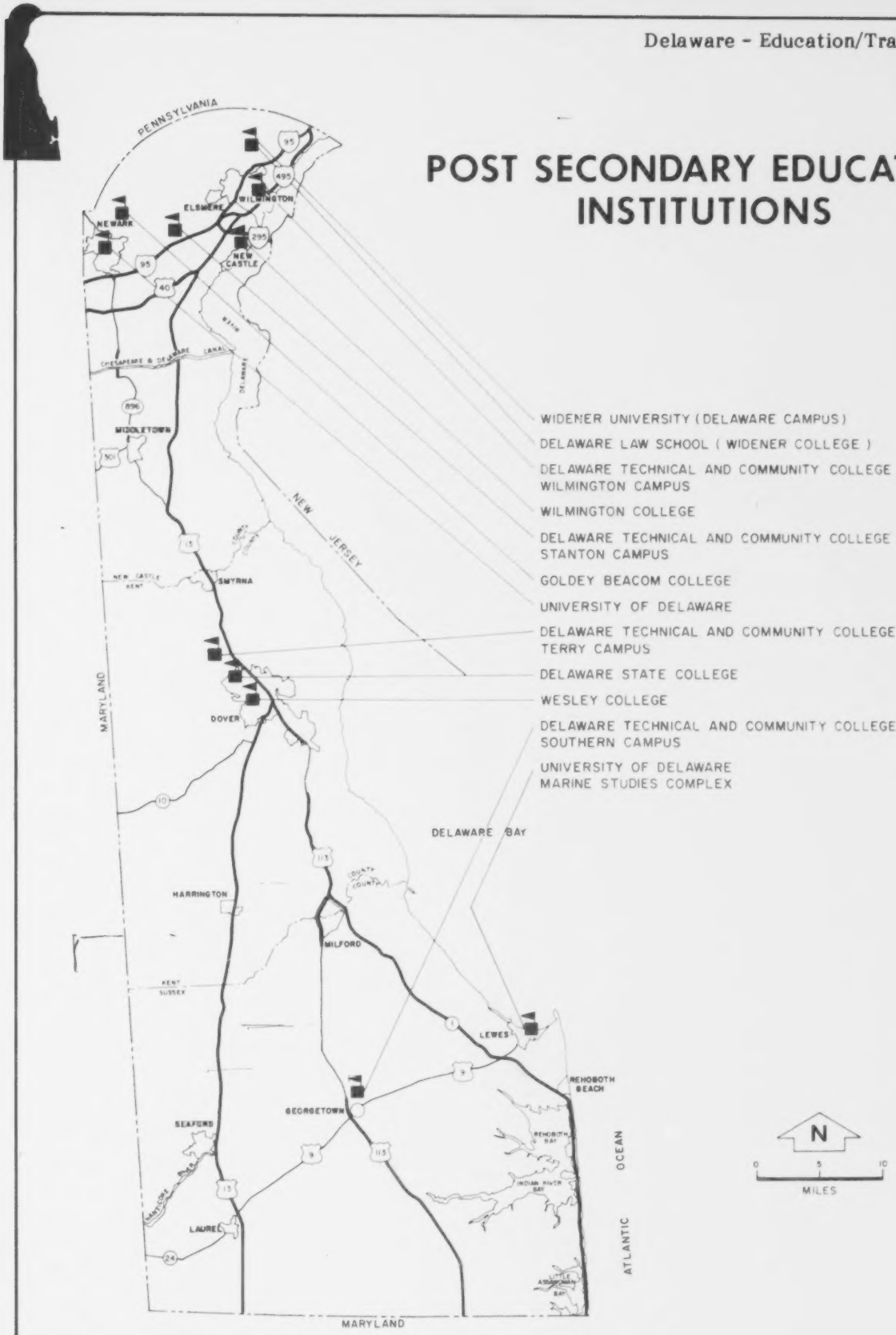
Training Schools

Training schools in Delaware greatly expand the post-secondary educational opportunities available in the State. Training is available in such areas as aircraft piloting, nursing, data processing, secretarial skills, bookkeeping, tractor trailer operation and laboratory technology. Private training schools must be licensed or approved by the State on an annual basis.

Adult Continuing Education

Service to the community at-large, and to employed adults seeking to enhance their job skills, is provided by the continuing education divisions of most of the State's institutions of higher learning. The University of Delaware provides the fifth largest and one of the most comprehensive continuing education programs in the nation, with flexible part-time and avocational opportunities at many sites throughout Delaware. Out-of-state undergraduate programs are offered by Coastline Community College of California and Southern Illinois University, and graduate programs are offered by Webster University and Temple University, all at the Dover Air Force Base. In addition, evening or weekend study options are offered by several colleges statewide.

POST SECONDARY EDUCATION INSTITUTIONS



WIDENER UNIVERSITY (DELAWARE CAMPUS)

DELAWARE LAW SCHOOL (WIDENER COLLEGE)

DELAWARE TECHNICAL AND COMMUNITY COLLEGE
WILMINGTON CAMPUS

WILMINGTON COLLEGE

DELAWARE TECHNICAL AND COMMUNITY COLLEGE
STANTON CAMPUS

GOLDEY BEACOM COLLEGE

UNIVERSITY OF DELAWARE

DELAWARE TECHNICAL AND COMMUNITY COLLEGE
TERRY CAMPUS

DELAWARE STATE COLLEGE

WESLEY COLLEGE

DELAWARE TECHNICAL AND COMMUNITY COLLEGE
SOUTHERN CAMPUS

UNIVERSITY OF DELAWARE
MARINE STUDIES COMPLEX

SOURCE: DELAWARE DEVELOPMENT OFFICE.

HIGHLIGHTS OF STATE-SUPPORTED HIGHER EDUCATION :

University of Delaware

- A private university with public support, the University of Delaware is a Land-Grant and Sea-Grant institution. The University's main campus is in Newark. A University Parallel Program is conducted in cooperation with Delaware Technical and Community College at locations in New Castle County, Dover, and Georgetown. The College of Agricultural Sciences Research and Educational Center is located in Georgetown and the College of Marine Studies Complex and a new research park are in Lewes. Continuing education facilities, an Urban Agent Division, Cooperative Extension activities, and a Visitors' Center are in Wilmington.

- The combined SAT score for the average University freshman is well above the national average for college-bound individuals. One-half of all freshmen are in the top 20% of their graduating class. Students accepted into the University Honors Program have SAT scores in the top 3% nationally.

- The University's faculty includes internationally known scientists, authors, and teachers, 77% of whom hold doctorates. Among these scholars are winners of the von Humboldt Award, National Science Foundation Awards, the Evans Biography Literary Award, the Teetor Award of the Society of Automotive Engineers, the Silver Gavel Award of the American Bar Association, and the Outstanding Progress in Chemical Engineering Award. Others have received recognition from the National Academy of Science and have been recipients of the Rhodes Scholarship, the Pulitzer Prize, and the Fulbright-Hays Award, as well as Woodrow Wilson, Guggenheim, Rockefeller Foundation, and J. Paul Getty Fellowships.

- The University's College of Business and Economics is fully accredited by the American Assembly of Collegiate Schools of Business. Fewer than 20% of all business schools of higher education in the country have received this recognition. Undergraduate and graduate programs are offered in the areas of accounting, business administration, and economics.

- The American Bankers Association conducts its prestigious Stonier Graduate School of Banking in the summer on the campus.

- Relationships with business organizations in the State are strengthened through resource information service groups, such as the Center for Economic Education, the Bureau of Economic and Business Research, and the Small Business Development Center.

- Cooperative programs are conducted with the Henry Francis du Pont Winterthur Museum, the Eleutherian Mills-Hagley Foundation, Longwood Gardens, and the Bartol Research Foundation in such areas a museum studies, art conservation, ornamental horticulture, and physics.

HIGHLIGHTS OF STATE-SUPPORTED HIGHER EDUCATION (continued) :

University of Delaware (continued)

- With more than 1.7 million volumes of books and serials, the University of Delaware Library, a member of the prestigious Association of Research Libraries, is the largest comprehensive research collection in the State.

- The National Science Foundation has designated the University as a National Engineering Research Center, one of a select few institutions to be so honored. This program extends the scope of the University's existing Center for Composite Materials in the College of Engineering. The College is the home of one of the top chemical engineering programs in the country, as well as respected programs in civil, electrical, and mechanical engineering.

- The University of Delaware is a leader in the development of instructional programs making use of sophisticated computer technology.

Delaware Technical and Community College

- The College is a statewide institution with four campuses located in Delaware's three counties — Wilmington and Stanton Campuses in New Castle County, Terry Campus in Kent County, and the Southern Campus in Sussex County — provides easy access to the College's full-time and continuing education programs.

- Delaware Tech works closely with business and industry to provide training programs in up-to-date technologies in Engineering, Business, Health Sciences and Public Service in both day and evening classes.

- Unique programs that reflect a close working relationship with business and industry include: Fire Protection Technology, Process Piping Design Technology, Poultry Technology, Automotive Engineering/Robotics, and Computer Engineering Technology. Expansion of the Dental Hygiene Technology and Radiologic Therapy Technology programs now meets the needs of communities throughout Delaware.

- Cooperative education and internship training programs provide students with practical work experience increasing their marketable skills.

- Industrial training departments at each campus provide individualized programs to fit the needs of local businesses. Delaware Tech offers the only asbestos abatement training program in the State.

- The average age of the student population is 28 years. Because of their maturity and outstanding technical skills, Delaware Tech graduates are in demand. Eighty-eight percent of the 1986 graduates were employed in their area of training within six months after graduation. These graduates are recognized as valuable resources for business and industry.

- A parallel program with the University of Delaware is offered in the three counties, providing citizens an additional opportunity to further their education.

HIGHLIGHTS OF STATE-SUPPORTED HIGHER EDUCATION (continued) :

Delaware State College

- The College is located in Dover, Kent County and is a State-supported institution of higher education. The campus is adjacent to U.S. Highway 13 and has developed into a modern 400-acre complex.

- The student population is drawn from the various sections of the U.S., Africa, South America, Asia, and the Middle East.

- The ultra-modern Library-Learning Center contains 130,000 volumes, 750,000 periodical subscriptions, and 22 newspapers.

- A progressive liberal arts institution, the College is committed foremost to academic excellence and intellectual competence. Freedom of expression and inquiry, the exchange of ideas, cultural activities, intensive classroom instruction, and numerous informal events of the college community combine to ensure that each student receives a thorough, marketable education.

- Over 75 major fields and a variety of courses in other disciplines are offered by the College. A Cooperative Engineering Program is available in which the educational program is offered by Delaware State College and the University of Delaware. A Bachelor of Technology Program is available to associate degree technology program graduates from the Delaware Technical and Community College campuses.

- Masters degrees are offered in Curriculum and Instruction, Social Work, Business Administration and Special Education.

- The Evening Program meets the learning needs of individuals who wish to further their education on a part-time basis.

CENTER OF RESEARCH AND DEVELOPMENT ACTIVITY :

E. I. du Pont de Nemours and Company

The DuPont Company has more than a half-dozen research facilities in New Castle County serving four primary areas: life sciences, chemicals, polymers, and photosystems and electronics. Delaware is home for most of DuPont's research and development efforts for its 1,800 products and product lines. In view of the company's increased emphasis on life sciences, DuPont has constructed an $85 million life sciences research facility at its Experimental Station near Wilmington.

Helix Associates, Incorporated

Helix is a research and development chemical company, founded in 1973 to develop improved processes for the manufacture of high-value chemical specialities. Helix's expertise lies in scaling-up laboratory processes. The company also manufactures high-performance chemicals used in diagnostics, biochemicals, and photo products.

Hercules Incorporated

Hercules conducts its major research and development at its research center near Wilmington. The center has approximately 1,000 employees, and research is targeted at fundamental studies in chemistry and engineering, applied research on new products, development of pilot plant processes, the improvement of manufacturing techniques for existing product lines, and the identification and development of new business opportunities for the corporation.

ICI Americas Inc.

ICI Americas' headquarters site near Wilmington includes chemical research and development laboratories, as well as a pharmaceuticals research and development center. The pharmaceuticals R & D Center incorporates some of the most advanced pharmaceutical research equipment and technology available today. ICI Americas' research activities are closely coordinated with the worldwide research programs of its parent company, Imperial Chemical Industries PLC of London, England, one of the world's largest chemical companies.

CENTER OF RESEARCH AND DEVELOPMENT ACTIVITY (continued) :

University of Delaware

The University of Delaware's outstanding reputation for research in cooperation with industry extends through a wide range of areas. The breadth and depth of the University's research efforts are indicated by its experience as a partner with industry in such areas as composite materials; information science, including expert systems and software development; natural science, with emphasis on biotechnology; energy, with particular excellence in photovoltaics; virology and development of genetically-engineered vaccines; and agrigenetics, including plant tissue culture research. The Delaware Research Partnership, a fund established at the University by the State in 1984 and expanded in 1985-86 and 1986-87, provides matching monies for new technological investigations with industry. The University Research Park at Lewes, adjacent to the College of Marine Studies Complex, other sites for corporate tenants who would interact with University researchers. Through its ten colleges, its institutes, and various centers, including the Center for Climatic Research, Center for Catalytic Science and Technology, Center for Remote Sensing, Center for the Study of Marine Policy, and others, the University has helped foster growth and development in the chemical, computer, energy, food, agricultural, and marine sciences industries. The University's Institute of Energy Conversion is one of the world's largest thin-film solar cell laboratories performing research and process development for industry. Construction is underway of the University's new National Engineering Research Center for Composites Manufacturing Science and Engineering, one of the select research centers designated by the National Science Foundation to promote greater collaboration between industries and universities.

W. L. Gore and Associates, Incorporated

W. L. Gore & Associates, Inc. is an international manufacturing firm with corporate headquarters and manufacturing facilities in Newark. The company makes electronic products for the computer and telecommunications industries. Major developments in electronic, fiber, filtration, fabric, and medical product areas followed Dr. Robert W. Gore's 1969 discovery of a way to stretch polytetrafluoroethylene (PTFE, a polymer familiar to consumers as DuPont's "Teflon") to produce the "GORE-TEX" membrane, a waterproof, windproof, breathable membrane now being used in outdoor wear, high-performance fibers, industrial filtration systems, clean room products, vascular grafts, and synthetic knee ligaments. The company is heavily committed to research and development. Gore's unique management philosophy and its "lattice" structure foster maximum individual opportunity. Gore Associates believe their open and creative work environment enables the company to respond quickly to changing market developments.

SECTION VI

MARKETS / TRANSPORTATION

Delaware's location at the center of the East Coast of the United States provides unusually good market access. Delaware lies in the Eastern Megalopolis where one-third of the population of the United States resides. A circle, 350 miles in radius and centered in Wilmington, encompasses every major population center from Boston in the north, to Raleigh, North Carolina, in the south, and as far west as Cleveland, Ohio. Modern highways, railroads, airports, ports, and public transit systems facilitate the movement of products and people.

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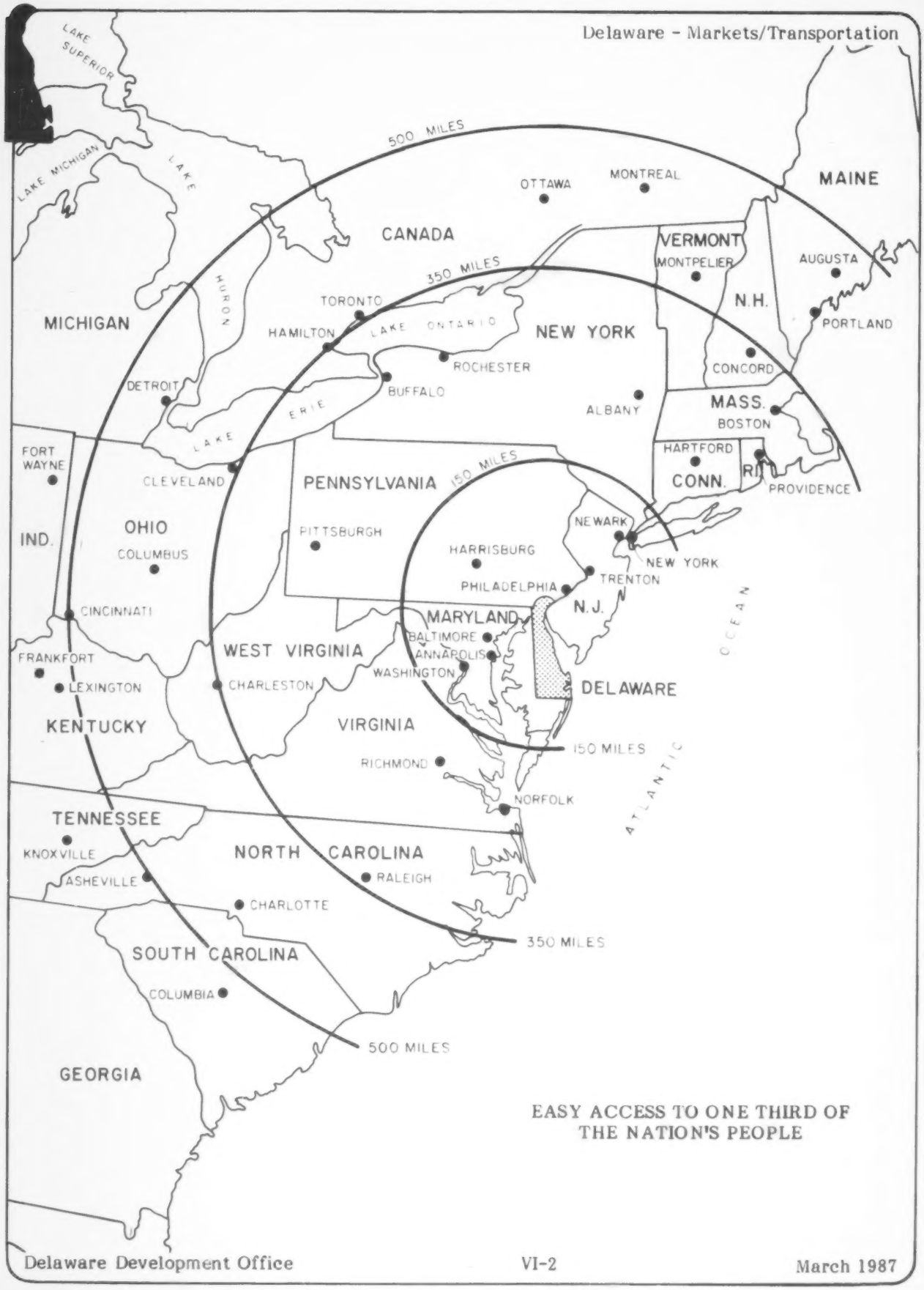
Railroad Service to Every County	VI-6
Proximity to Major Airports	VI-8
Year-Round Port Service	VI-10
Well-Utilized Public Transit Systems	VI-12
Statewide Carpooling Services	VI-12



EASY ACCESS TO ONE THIRD OF
THE NATION'S PEOPLE

EXCELLENT HIGHWAY SYSTEM SERVING THE EASTERN MEGALOPOLIS :

Interstate Highway 95, the major north-south highway along the Eastern Seaboard, runs from Maine to Florida. Through this vital transportation link, Delaware offers industry fast, efficient, and economical delivery service anywhere in the nation. One-third of the population of the country can be reached within one day.

Interstate 95 joins Delaware in the north from Philadelphia, cuts through the center of Wilmington to the Maryland line south of Newark, Delaware, and provides direct access to the Baltimore Harbor Tunnel and the Baltimore Beltway to points south and west. Interstate Highway 295 crosses the Delaware River via the Delaware Memorial Twin Bridges and connects with the New Jersey Turnpike and I-295 to New York and New England. The Wilmington Bypass, I-495, runs adjacent to many of northern Delaware's major industrial parks and the Port of Wilmington.

The major industrial centers in central and southern Delaware are linked to the Interstate system by U.S. Highways 13 and 113. These routes provide direct connections with the Chesapeake Bay Bridge Tunnel to Norfolk and the southern states. U.S. Route 301 begins at the Delaware Memorial Twin Bridges and goes to Richmond, Virginia, via the Chesapeake Bay Bridge at Annapolis. This convenient route joins Interstate Highway I-60 and rejoins I-95 at Richmond for points west and south, and bypasses the congested Baltimore and Washington, DC areas for timesaving delivery. The Cape May-Lewes Ferry links southern New Jersey with southern Delaware, joining the entire Delmarva Peninsula with the Garden State Parkway.

ICC common and contract carriers are available throughout the State. There are also numerous private truck rental companies.

LOWER AUTOMOBILE TRANSPORTATION COSTS :

Delaware transportation costs are moderate when compared to other areas of the country as illustrated by the personal transportation index tabulated on Page VI-4. For example, a Wilmington family with a $25,000 income would find that they saved 15% over the resident of the average city for their automobile transportation expenses. If the same family moved to Philadelphia, their transportation costs would increase by 22%.

LOWER AUTOMOBILE TRANSPORTATION COSTS (continued) :

Index of Automobile Transportation Costs

	Family Income $25,000	$50,000
Dover, DELAWARE	80.7	82.4
Wilmington, DELAWARE	85.1	86.5
Cleveland, Ohio	93.1	88.4
Baltimore, Maryland	97.1	92.8
Standard City, U.S.A.	100.0	100.0
Chicago, Illinois	96.8	96.0
Trenton, New Jersey	95.3	100.5
Washington, DC	97.1	100.5
Boston, Massachusetts	99.6	96.6
Philadelphia, Pennsylvania	103.7	103.8
New York, New York	146.9	134.5

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1987.

Delaware's average automobile insurance premium is 20% lower than the regional average. This is due, in part, to lower residential density, well-designed and maintained roads, lower automobile theft rates, strictly enforced drunk driving laws, and Delaware's "guest" statute. The guest statute protects the owner-driver of a motor vehicle from being sued for damages by a volunteer passenger in the event the driver does not willfully cause an accident.

Average Automobile Premiums

	1985	Percent Change 1981-1985
DELAWARE	$391.74	39.4%
Maryland	413.20	39.7
New Jersey	607.27	47.4
New York	489.06	39.1
Pennsylvania	463.87	45.5
Massachusetts	508.60	50.1
Washington, DC	509.95	99.5
Illinois	343.67	30.9
Ohio	283.36	26.4
National Average	391.28	42.4

Source: AM Best Company, Oldwick, New Jersey 08858, Best's Insurance Management Reports, January 1987.

NEW YORK
SCRANTON
PENNSYLVANIA
HARRISBURG
PHILADELPHIA
WILMINGTON
NEW JERSEY
MARYLAND
BALTIMORE
WASHINGTON D.C.
DELAWARE
DELAWARE BAY
CHESAPEAKE BAY
VIRGINIA
RICHMOND
HIGHWAY SYSTEM ACCESS
Delaware Development Office

RAILROAD SERVICE TO EVERY COUNTY :

Delaware is served by the mainline of CONRAIL and the Chessie System Railroads. A $30 million dollar Delaware CONRAIL track improvement project has recently been completed. Continuous welded rail track from Newark and Wilmington to Indian River and Seaford, in Sussex County, provides fast north-south through service to the Northeast Corridor mainline.

The north-south route runs the entire length of the Delmarva Peninsula and makes a convenient and competitive alternative connection to the southern gateways through Norfolk, Virginia.

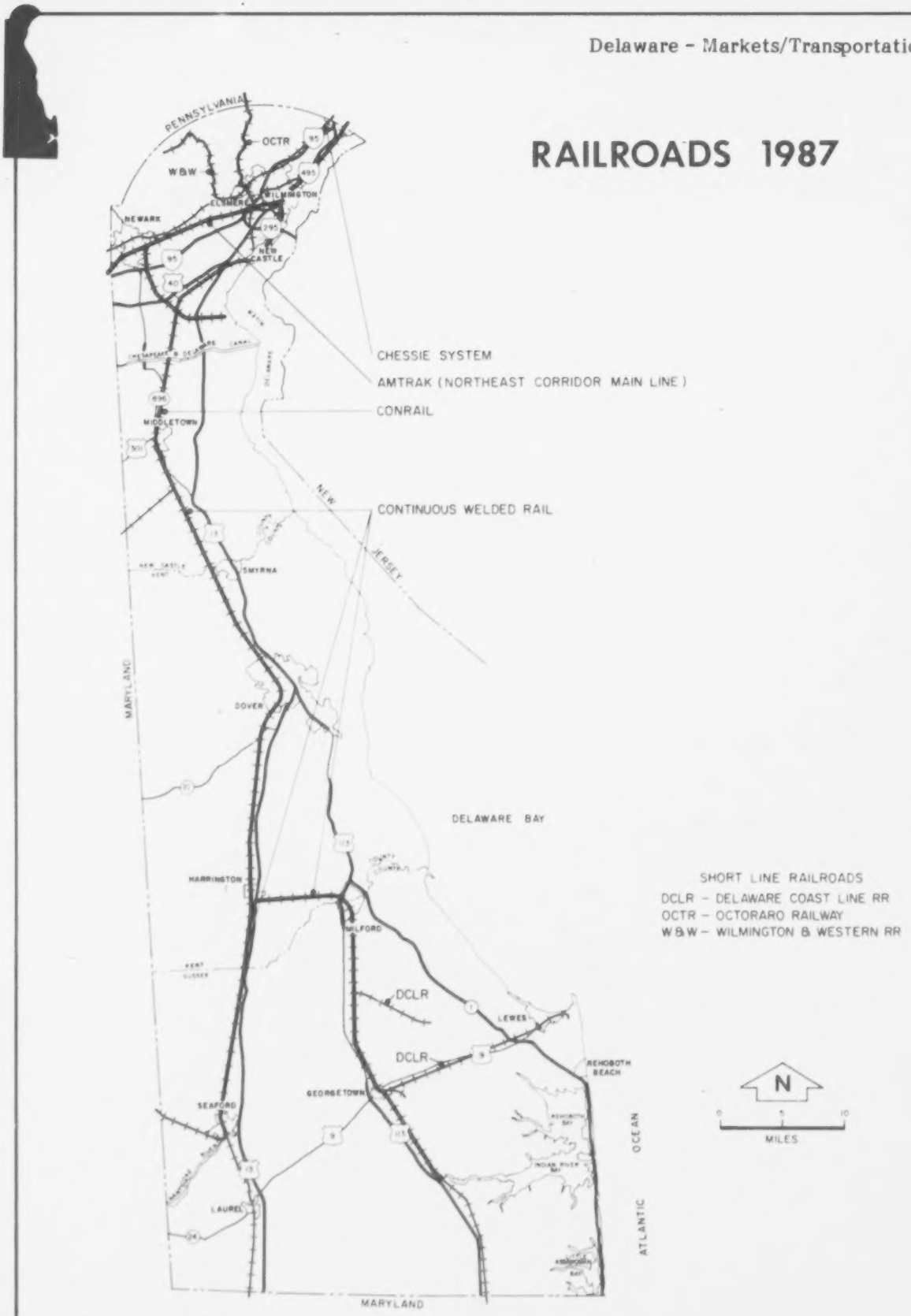
In addition to these major carriers, Delaware is also served by several short-line railroads. The Delaware Coast line Railroad, the Octoraro Railway, and the Wilmington and Western Railroad provide local service to several locations throughout Delaware.

There are direct connections to the Port of Wilmington for fast, low-cost import/export shipping. Direct connections are also available to the Port of Lewes. Piggyback service is available from Delaware to most major U. S. industrial and distribution centers.

Most of Delaware's plant sites have new existing sidings or are adjacent to rail lines. Companies are easily able to obtain sidings in Delaware compared to other states in the region because of the lack of rail congestion.

Businesses will also find convenient passenger rail service in Delaware. AMTRAK metroliners leave approximately every hour from Wilmington for the one and one-half hour trip to Washington, DC and New York. There are scheduled intermediate stops in Baltimore, Philadelphia, Newark, New Jersey, and two stations serving the Washington, DC Beltway and Metropark, New Jersey. Other AMTRAK passenger trains provide service to Boston, Florida, and the West.

RAILROADS 1987



SOURCE: DELAWARE TRANSPORTATION AUTHORITY

PROXIMITY TO MAJOR AIRPORTS :

Delaware's network of public and private airports can readily accommodate commercial and corporate aircraft. The Greater Wilmington Airport, serving the entire State, offers worldwide cargo service with the fastest, most efficient ground delivery system in the four-state area. The airport is also equipped with complete facilities for major engine and airframe maintenance and repair. Several other airports in the State offer major and minor repair and maintenance services for commercial and corporate aircraft.

Scheduled and nonscheduled freight service is available at most of the airports in the State. Commuter service and a major air carrier operate from Wilmington daily and connects passengers with major terminals. Worldwide passenger service is one-half hour from downtown Wilmington at the Philadelphia International Airport. There are also aircraft leasing and storage facilities for commercial and corporate aircraft in several locations in Delaware. For southern Delaware, the Baltimore-Washington International Airport is less than a two-hour drive from most locations in Kent and Sussex Counties.

The Greater Wilmington Airport and the Sussex County Airport in Georgetown both offer the double convenience of good transportation and prime industrial sites. In addition, access to central Delaware by air is provided via a joint use agreement with Dover Air Force Base for business aircraft.

AIRPORTS AND SERVICES 1987

AIRPORT	RUNWAYS	SERVICE
PHILADELPHIA INTERNATIONAL AIRPORT 215 / 492 - 3000	PAVED 10,500'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
GREATER WILMINGTON AIRPORT (IFR) 302 / 323 - 2680	PAVED 7,165'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
SUMMIT AIRPARK (IFR) 302 / 834-5400	PAVED 4,500'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
BALTIMORE - WASHINGTON INTERNATIONAL AIRPORT (IFR) 301 / 859 - 7111	PAVED 9,450'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
WASHINGTON NATIONAL AIRPORT (IFR) 703 / 261 - 1000	PAVED 6,870'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
SMYRNA AIRPORT (VFR) 302 / 653 - 8314	TURF 2,660'	AVGAS, HANGARS, TIEDOWNS
DELAWARE AIRPARK (VFR) 302 / 674 - 2024	PAVED 2,500'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
CHANDELLE AIRPORT (VFR) 302 / 736 - 0588	PAVED 2,530'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
JENKINS AIRPORT (VFR) 302 / 697 - 7743	TURF 2,697'	TIEDOWNS, REPAIRS, AVGAS
DAFB CIVIL AIR TERMINAL (IFR) 302 / 678 - 8047	PAVED 9,600'	
YORDE AVIATION (VFR)	TURF 2,060'	TIEDOWNS, REPAIRS,
MILFORD AIRPARK (VFR) 302 / 422 - 4916	TURF 2,340'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
LAUREL (VFR) 302 / 875 - 5116	TURF 3,120'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
SUSSEX COUNTY AIRPORT (IFR) 302 / 856 - 3013	PAVED 5,000'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
WARRINGTON AIRPORT (VFR) 302 / 436 - 8978	TURF 2,171'	TIEDOWNS

SOURCE: DELAWARE TRANSPORTATION AUTHORITY.

YEAR-ROUND PORT SERVICE :

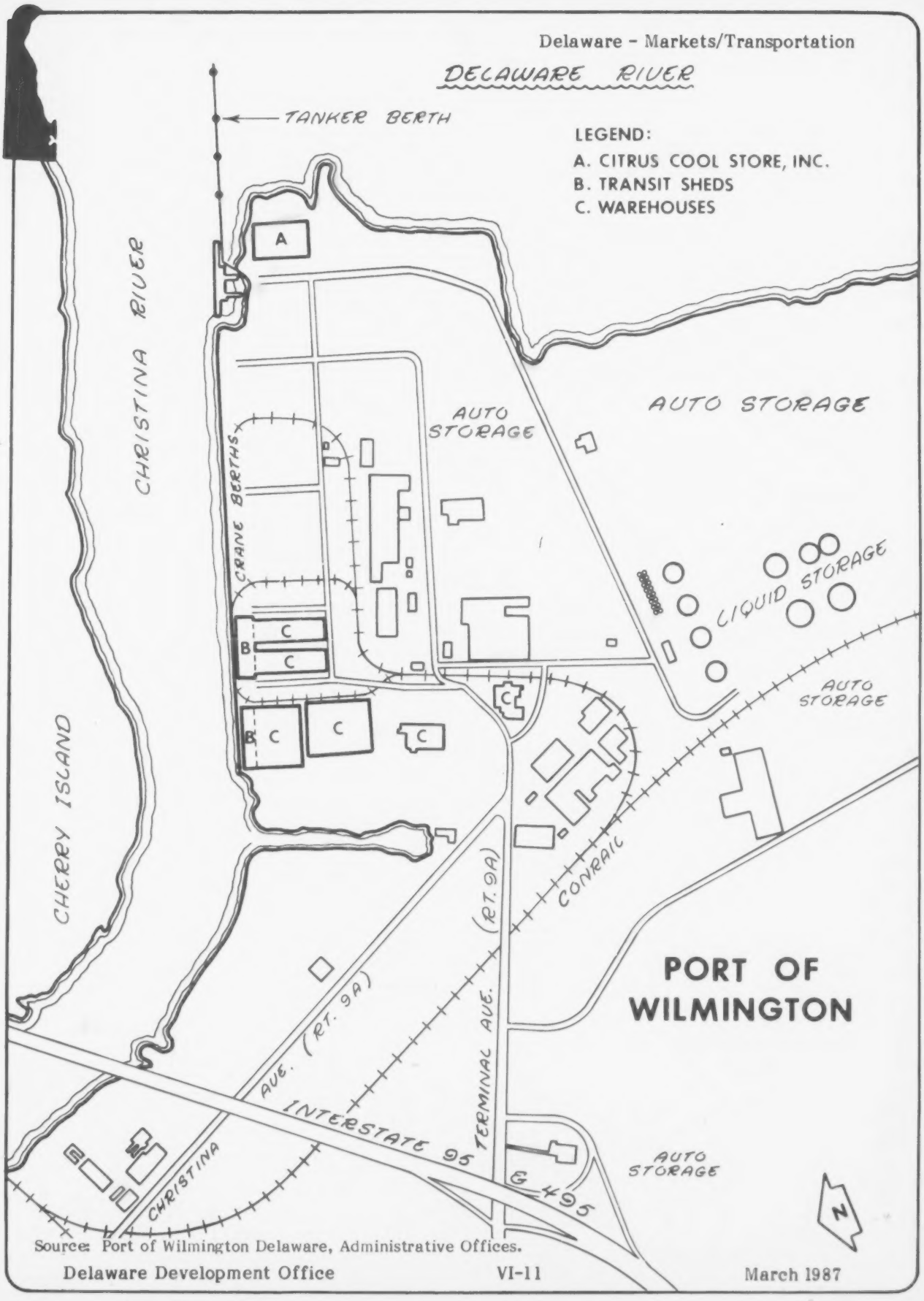
As the first inland port along the Delaware River, the Port of Wilmington is located at the mouth of the Christina River, approximately 65 miles from Atlantic shipping lanes. The Port offers 3500' marginal berthing with 35-foot depths, and 38-foot depths are planned. The Port presently covers 300 acres and several hundred more acres are available for expansion. The Port area is sheltered from sea conditions and experiences a moderate climate and light traffic density, thereby allowing the handling of ocean carriers with speed and efficiency.

The Port of Wilmington has technologically-advanced equipment and can handle all types of large bulk or palletized cargo. Discharing facilities include one Gantry crane of 100-ton capacity, a 40-ton container crane with a second container crane currently being constructed. A bulk tower equipped with a 9.5 cubic yard bucket for unloading basic ores is the Port's primary bulk handling facility. Cargo can be dispatched directly from ships to freight cars, trucks, or lighters saaving handling costs and speeding delivery. Mechanical transfer is facilitated by a fleet of 26 forklifts with lifting capacities from 5,000-30,000 pounds. The Port also has bagging facilities for bulk items available.

More than 2,000,000 square feet of open storage is available. Open spaces currently store foreign cars, tractors and heavy construction equipment, lumber, steel aluminum, iron and lead. In addition, 200,000 square feet of enclosed warehouse and storage space is available, offering quick and efficient storage and loading of packaged and bulk goods. Each warehouse maintains rail and truck docking facilities and a 24-hour security service. Refrigerated storage is located 120 feet from dockside, offering 3.6 million cubic feet of freezer and refrigeration space for perishable commodities. A new food handling facility with 90,000 square feet of temperature controlled space was completed in 1984.

The Port is located less than one-quarter mile from Highway I-495 and approximately three miles from Highway I-95, the region's major north/south arterial highways. It is also 25 miles from Highway I-76, the region's major east/west arterial highway. The Port property has 7.5 miles of rail connections running directly to dockside and external connections to CONRAIL and the Chessie System.

The Port of Wilmington currently handles many cargoes-vehicles, frozen meat and fish, bananas, salt, sorbitol, fluorspar, gypsum ore, iron, steel, lead, lumber, chrome ore, titanium ore, woodpulp, zinc, pineapples, apples, kiwi, frozen orange juice, urea and others. For companies interested in long-term leases, there is abundant space for construction of permanent facilities which the Port and the City of Wilmington will help finance through tax incentive plans. The Port offers potential savings over Philadelphia or Camden, New Jersey, because of reduced vessel time to the Atlantic channels, less fuel consumption, and potential insurance savings due to less congested waters.



Source: Port of Wilmington Delaware, Administrative Offices.

WELL-UTILIZED PUBLIC TRANSIT SYSTEMS :

Delaware is served by a variety of public and specialized transportation carriers. The Delaware Administration for Regional Transit (DART) operates an extensive fixed-route bus system serving the northern part of the State, including Wilmington and Newark. The City of Newark and the University of Delaware operate a local fixed-route bus service serving that community.

Hourly AMTRAK service from Wilmington connect Delaware with the major metropolitan areas in the Northeast. This service links Delaware to the 500 cities served by AMTRAK nationwide.

Philadelphia International Airport is located within one-half hour travel from downtown Wilmington.

Throughout Delaware, door-to-door limousine service is available seven days a week to Philadelphia, Baltimore, and Washington airports.

Taxi service is available throughout the State, and there are numerous charter bus and limousine operators. Intercity bus service via Greyhound and Trailways is available to all major communities, including downstate vacation sites. UNISTATE, operated by the University of Delaware provides public fixed-route bus service between Newark and Lewes with stops in all towns enroute. Additionally, the Delaware Transportation Authority has contracted with private charter coach operators to provide bus service between Dover and Wilmington, and northern Delaware and Philadelphia.

The Cape May-Lewes Ferry provides auto and passenger service year-round between southern Delaware and New Jersey.

The State provides a statewide system of lift equipped busses to serve elderly and handicapped persons. Primary service is available through the Delaware Administration for Specialized Transportation (DAST). There are reduced fare programs for taxi and other private carries provided for the handicapped and elderly as well.

STATEWIDE CARPOOLING SERVICES :

The Delaware Ride-Sharing Administration (RSA) was created to help promote carpooling and vanpooling throughout the State. RSA provides free computer-generated carpool matching lists for individuals and organizatins in Delaware. RSA maintains an extensive list of active carpoolers. This list is periodicaly updated in order to insure that the best possible carpool matches are established and maintained. RSA actively works with employers throughout the State to encourage employee carpooling and also provides periodic newsletters containing helpful hints for carpoolers and the motoring public.

RSA has also established and maintains a series of park-and-ride lots in convenient locations throughout the State. These lots are available at no cost to the users.

SECTION VII
UTILITIES / RESOURCES

Reliable electricity, available natural gas, one of the most modern telephone systems in the country, and abundant surface water combine to make Delaware a very attractive business location.

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Available Natural Gas	VII-5
Modern Communications Systems	VII-7
Waste Systems	VII-8
Abundant Water Resources	VII-9

ADEQUATE ELECTRIC POWER - TODAY AND TOMORROW :

Ninety-four percent of Delaware's electric power is generated by Delmarva Power and Light Company an investor-owned generating company headquartered in Wilmington. Delmarva Power is a member of the Pennsylvania-New Jersey-Maryland Interconnection. Approximately 6% of the State's electric power is generated by several municipal and rural companies.

Delmarva Power is in a strong position to provide energy at a competitive price both now and in the future. Delmarva Power operations are geared to provide its 290,000 electric and 74,000 gas customers with reliable service at competitive prices. Presently, reliability exceeds 99%.

The company employs about 2,500 people and has generating facilities in Edgemoor, Delaware City and Indian River in Delaware and in Vienna, Maryland. The company also shares ownership in Keystone and Conemaugh in Western Pennsylvania, as well as two nuclear facilities at Peach Bottom and Salem, New Jersey.

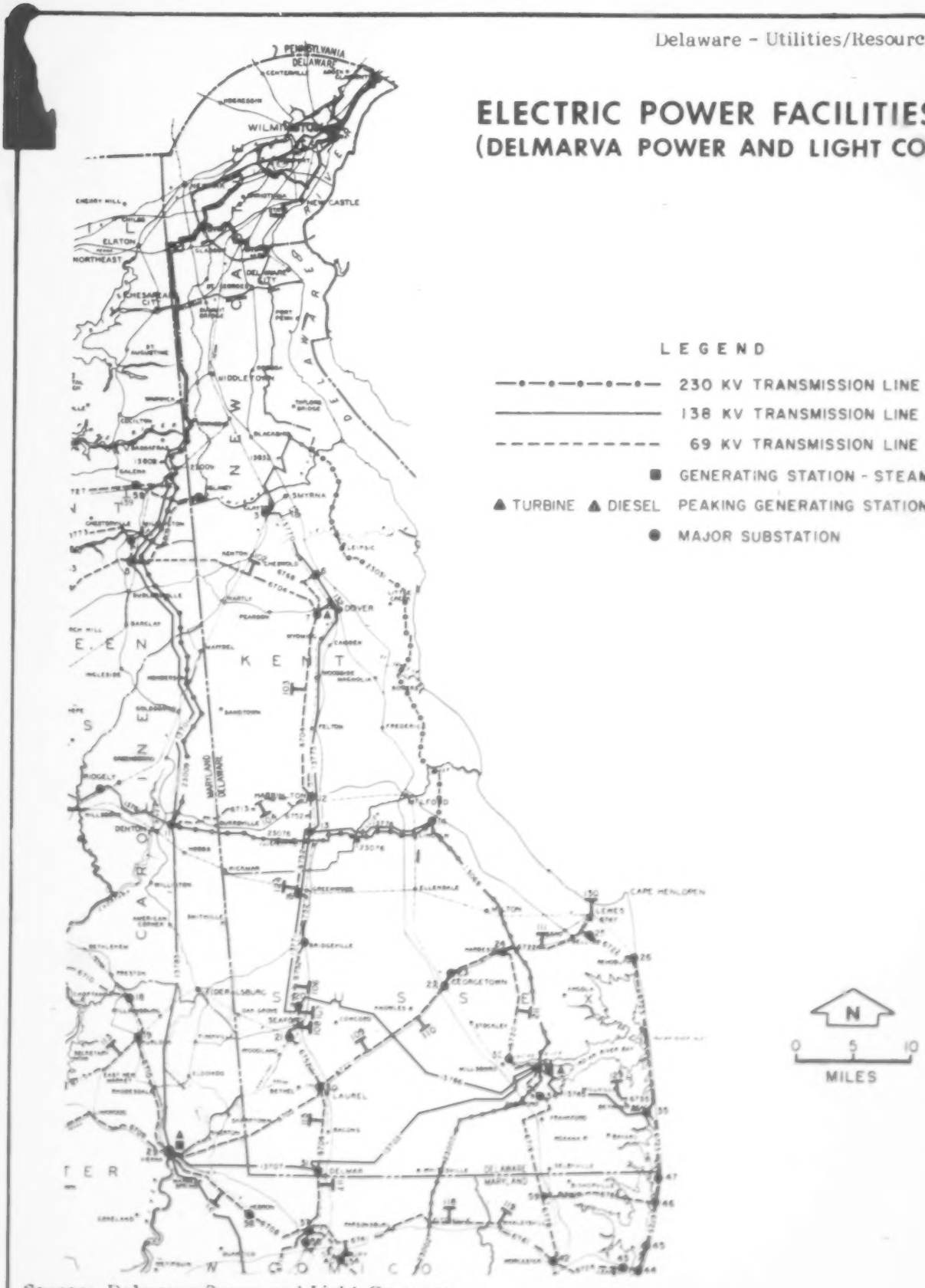
Electric rates in Delaware are near the national average and are expected to remain stable for the next several years because the company has:

- Reduced its dependence on foreign oil and has a balanced fuel mix.
- Contained costs by reducing the work force by 6% and by consolidating facilities.
- Delayed construction programs and has made no plans for any major capital expenditures in the next ten years.
- Implemented a participative management style that encourages employee involvement and the development of innovative ideas.

As a result, the company has been successful controlling prices. Since 1983, Delmarva Power has decreased rates and refunded money twice to Delaware customers.

The company's marketing strategies make Delaware's electric utility rates very competitive with both the region and the nation, while insuring an adequate and continued source of electric power in the future.

ELECTRIC POWER FACILITIES
(DELMARVA POWER AND LIGHT CO.)



Source: Delmarva Power and Light Company.

ELECTRIC RATES COMPARED :

Residential Service Rates
January 1986
(average monthly bills for customers with electrical hot water heating)

	750 KWH	1,000 KWH
Wilmington, DELAWARE	$72.29	$ 93.15
Washington, DC	42.85	60.04
Chicago, Illinois	56.84	69.81
Baltimore, Maryland	55.85	69.52
Boston, Massachusetts	69.65	90.82
Trenton, New Jersey	75.19	98.25
New York, New York	86.37	116.91
Cleveland, Ohio	60.52	79.52
Philadelphia, Pennsylvania	72.99	100.49

Source: Edison Electric Institute, Winter 1986, Typical Residential, Commercial and Industrial Bills - Investor-owned Utilities.

Industrial Service Rates
January 1986
(average monthly bills)

	150 KW 60 MWH	1,000 KW 400 MWH	20,000 KW 10,000 MWH
Wilmington, DELAWARE	$3,373	$22,486	$512,565
Washington, DC	3,970	20,560	470,339
Chicago, Illinois	4,299	29,704	598,609
Baltimore, Maryland	3,331	21,472	419,785
Boston, Massachusetts	5,188	29,537	696,343
Trenton, New Jersey	5,376	31,769	676,286
New York, New York	5,903	38,866	764,540
Cleveland, Ohio	4,643	26,538	508,216
Philadelphia, Pennsylvania	4,918	31,446	721,517

Source: Edison Electric Institute, Winter 1986, Typical Residential, Commercial and Industrial Bills - Investor-owned Utilities.

AVAILABLE NATURAL GAS :

The State's natural gas is supplied by two major utility corporations. Delmarva Power and Light Company serves all of New Castle County north of the Chesapeake and Delaware Canal. Delmarva has continued to expand its high pressure gas service lines and facilities to provide for the increasing number of natural gas customers in Delaware.

Chesapeake Utilities Corporation serves natural gas to the area south of the Chesapeake and Delaware Canal. Eastern Shore Natural Gas Company, a subsidiary of the Chesapeake Utilities Corporation, has a pipeline which extends from Pennsylvania through Delaware to Maryland. The operating divisions of Chesapeake serves natural gas to many of the municipalities south of the Chesapeake and Delaware Canal.

Natural gas rates in Delaware are competitive with a number of other states and regions.

1985 Gas Utility Average Prices ($/MM BTU)

State	Total	Residential	Commercial	Industrial	Other
DELAWARE	$5.53	$6.80	$6.24	$4.73	*
Maryland	6.59	7.14	6.32	5.51	6.41
Pennsylvania	5.94	6.52	6.08	4.91	5.89
New Jersey	6.41	7.28	6.42	5.21	5.25
New York	6.57	7.62	6.34	5.23	6.08
Washington, DC	7.35	7.96	6.90	**	**
U. S. average	5.02	5.95	5.44	4.23	4.79
Massachusetts	6.29	7.61	6.94	5.10	5.76
Illinois	5.05	5.37	4.81	4.14	5.23
Ohio	5.47	5.82	5.38	4.69	5.04

* Less than .05 trillion btu in sales.
** No sales reported.

Source: American Gas Association, Gas Facts, 1985.

Liquified Petroleum Gas

Delaware enjoys the benefits of a number of companies which supply a wide variety of LPG appliances, equipment, and gasses. Most suppliers offer industrial, wholesale, and retail quantities, as well as bulk storage facilities. Delaware LPG suppliers have an excellent track record for cooperation with industries located in the State. The Delaware Development Office can assist you in locating a supplier near your proposed facilities.

DELAWARE NATURAL GAS TRANSPORTATION AND DISTRIBUTION PIPELINES - 1987

MODERN COMMUNICATION SYSTEMS :

Telephone Service

Local telephone service in Delaware is provided by the Diamond State Telephone Company. Diamond State is a subsidary of the Bell Atlantic Corporation, a firm with 14 million access lines serving the surrounding Mid-Atlantic states.

Intrastate long distance calling, together with service throughout the Greater Philadelphia area, is available from Diamond State and the Bell Atlantic Corporation. In addition, Diamond State provides access to AT&T, MCI, Sprint, and other long distance companies for interstate service.

Since the time of divestiture, the Diamond State has been aggressively pursuing state-of-the-art technology, mainly digital switches and high capacity fiber optic cables. The company's history of aggressively pursuing technology has first state fully equipped with direct long distance dialing; the first state fully served with computer controlled switches; and the first with the equal access option for customers to select the long distance company of their choice.

These investments have resulted in the availability of improved, cost effective, voice and data services to Delaware customers. For example, broad-band, high capacity data transport is available statewide through digital microwave, fiber optics, and loop electronic facilities. New services for 1987 include REACT, a security service superimposed on regular dial tone lines.

Diamond State Telephone is planning to invest nearly $200 million over the next five years to maintain its position on the leading edge of telecommunications technology, thus assuring a state-of-the-art communications system for Delaware.

Cellular mobile phone service is currently available through several firms serving the Wilmington/Philadelphia area market. Beeper and answering services are available throughout the State.

Mail Service

The Wilmington Postal Sectional Center, located at the Airport Industrial Park, is the focal point for the 55 Post Offices in Delaware and the 108 Post Offices on the Eastern Shore of Maryland. All mail received or sent in Delaware is handled at this New Castle County facility. Situated on a 25 acre site, the 215,000 sq. ft. structure contains the latest technology in letter sorting machines. The facility also provides an excellent dock and platform acceptance space, and is easily accessible via the major transportation corridors in Delaware. The Sectional Center staff works closely with companies relocating to Delaware whose business is mail oriented. The Firm Zip Concept, designed at the Wilmington Sectional Center, is a new distribution system which provides earlier mail availability than might otherwise be possible. This distribution system, tied to the zip code plus four digits machine technology, was designed in response to the influx of firms to Delaware that utilize optical, multiple addresses for their various products and billing cycles.

In addition, private mail couriers offer overnight delivery from most locations in the State to almost any destination in the Continental United States.

MODERN COMMUNICATION SYSTEMS : (continued)

Newspapers, Radio, and TV

Two statewide daily newspapers, a statewide magazine, and numerous weekly publications provide newsprint advertising coverage throughout the State. These publications are supplemented by many major newspapers from the metropolitan areas just outside the State's borders.

Nine AM and twelve FM radio stations provide coverage throughout the State. Two of Delaware's three television stations provide closed-circuit reception. The other Delaware television station is part of the public broadcasting network. This station provides companies and individuals closed circuit text services with agriculture and financial information from the public broadcasting network through its earth satellite station. In addition, all three major networks broadcast into Delaware from surrounding cities and cable television is provided by several cable companies. Over 50% of the State's housing units are located in cable television service areas.

WASTE SYSTEMS :

Solid Waste

The Delaware Solid Waste Authority provides solid waste disposal facilities in New Castle, Kent, and Sussex Counties. No hazardous waste disposal facilities are available in the State; however, there are several firms licensed to remove and transport hazardous waste from your site. The Delaware Development Office can work with you in solving your hazardous waste disposal needs.

The Delaware Solid Waste Authority has also constructed a solid waste and sewage sludge processing facility for New Castle County. It is operated by a private firm under contract to extract and market recoverable materials.

The services of numerous solid waste collectors are available to remove solid waste from your site. The cost of these services varies, depending on the location of the plant and disposal facility, the volume of waste, and the frequency of the service. The Delaware Development Office staff can assist you in locating a waste removal company.

Sewer Systems

Sewer service is generally available in the incorporated areas of the State, in the more populous rural areas, and in several existing plant sites and industrial parks. On-site sewer facilities are required in areas not served by public sewers. Sewage disposal is controlled by various regulatory agencies. The Delaware Development Office will assist you in dealing with these agencies.

ABUNDANT WATER RESOURCES :

The State's natural assets include an abundant and diverse water resource base consisting of numerous streams and high-quality aquifers. The northern portion of the State uses a combination of ground and surface water to satisfy demands; whereas, all potable water south of the Chesapeake and Delaware Canal is derived from aquifers.

Northern Delaware obtains about two-thirds of its potable water supply from four streams and utilizes a large reservoir, Hoopes, for surface water storage. This part of the State, with its denser population, is largely serviced by private and public distribution systems. All of these systems are interconnected at strategic locations to enable the utilities to assist each other if necessary, thereby increasing the reliability of the water supply. A computer model of this interconnected system is used to simulate flow and pressure changes in the systems. A comprehensive, long-range water plan has also been aopted to guide management of the water resources and to insure adequate water supplies for future growth and development.

South of the C & D Canal, a large number of streams and ponds are used for manufacturing or irrigation. Potable water demands are satisfied exclusively through the use of groundwater. Delaware is fortunate to have a variety of aquifers capable of producing sufficient water to meet all demands in this predominately rural portion of the state. Water supply is provided by either individual wells or small municipal systems.

The Delaware River is brackish and is used as a source for processing and cooling water. The drainage basin of the Delaware River and Bay in the State is subject to the authority and regulations of the Delaware River Basin Commission. All ground and surface water withdrawals are regulated by the State Department of Natural Resources and Environmental Control. The State Public Service Commission regulates private utility water rates. The Delaware Development Office will assist you in your dealings with all federal, state, and local regulatory agencies in an effort to meet your proposed water needs.

SECTION VIII

SITE SELECTION

The site selection process is simplified by the Delaware Development Office's knowledge of available sites and buildings, by its ability to facilitate environmental and land use permitting, and by its assistance in obtaining necessary local permits.

Section Title	Page
Site Inventory and Tours	VIII-2
Industrial, Office and Research Parks	VIII-3
Commercial Insurance Rates Are Low	VIII-6
Development Office Facilitates Permitting	VIII-7
State Environmental Permits	VIII-7
State Land Use Permits	VIII-7
Local Permits	VIII-10
Municipal Permits	VIII-12

SITE INVENTORY AND TOURS :

The Delaware Development Office offers a full line of services designed to assist in selecting a site and building in Delaware best suited to fit your needs. The Office is staffed by experienced professionals who can provide the most current and accurate information in the following categories:

I. Site Inventory

The Office maintains a computerized Statewide inventory of sites which can be developed for industrial, commercial, or office activity. Readily available for your review, this inventory is constantly updated and includes information on an extensive list of sites which are properly zoned for industrial, commercial, or office activity.

The Office's inventory includes current data on sites and industrial parks, including location, parcel size, site characteristics, soil conditions; estimated prices, zoning, utility services; transportation networks; special engineering considerations; and corporate neighbors. In addition, aerial photographs, plot plans, and topographical maps are available for many sites. For a listing of sites within the State, which meet your specifications, please contact the Delaware Development Office.

II. Buildings Inventory

The Office also maintains a current inventory of industrial, commercial, and office buildings available throughout Delaware. The Office can help you determine which buildings in the State are designed to fit your needs. The computerized building inventory includes information on location, size, type of construction, age of facility, price, support services, utilities, internal building systems, and availability for lease or purchase. Floor plans, site development plans, brochures, photographs, and engineering drawings are available for many facilities. Proposed projects are also included in the inventory, and the Office maintains regular contact with local investors, developers, and contractors.

III. Site and Building Tours

The Delaware Development Office is prepared to conduct confidential site and building tours for you at your convenience. Because the staff maintains an excellent relationship with all listing agents, it is possible to conduct preliminary tours of facilities without a realtor present. The Office must, however, respect the terms of any listing agreement and, at the appropriate time, put you in contact with the listed agent.

SITE INVENTORY AND TOURS (continued) :

IV. Business Climate Data

The Office maintains current files on Delaware's business climate and can arrange confidential meetings with existing Delaware business executives so that you may discuss your proposals with those who know the State's business climate best. The Office expects and encourages these candid sessions and will attend these meetings only at your invitation.

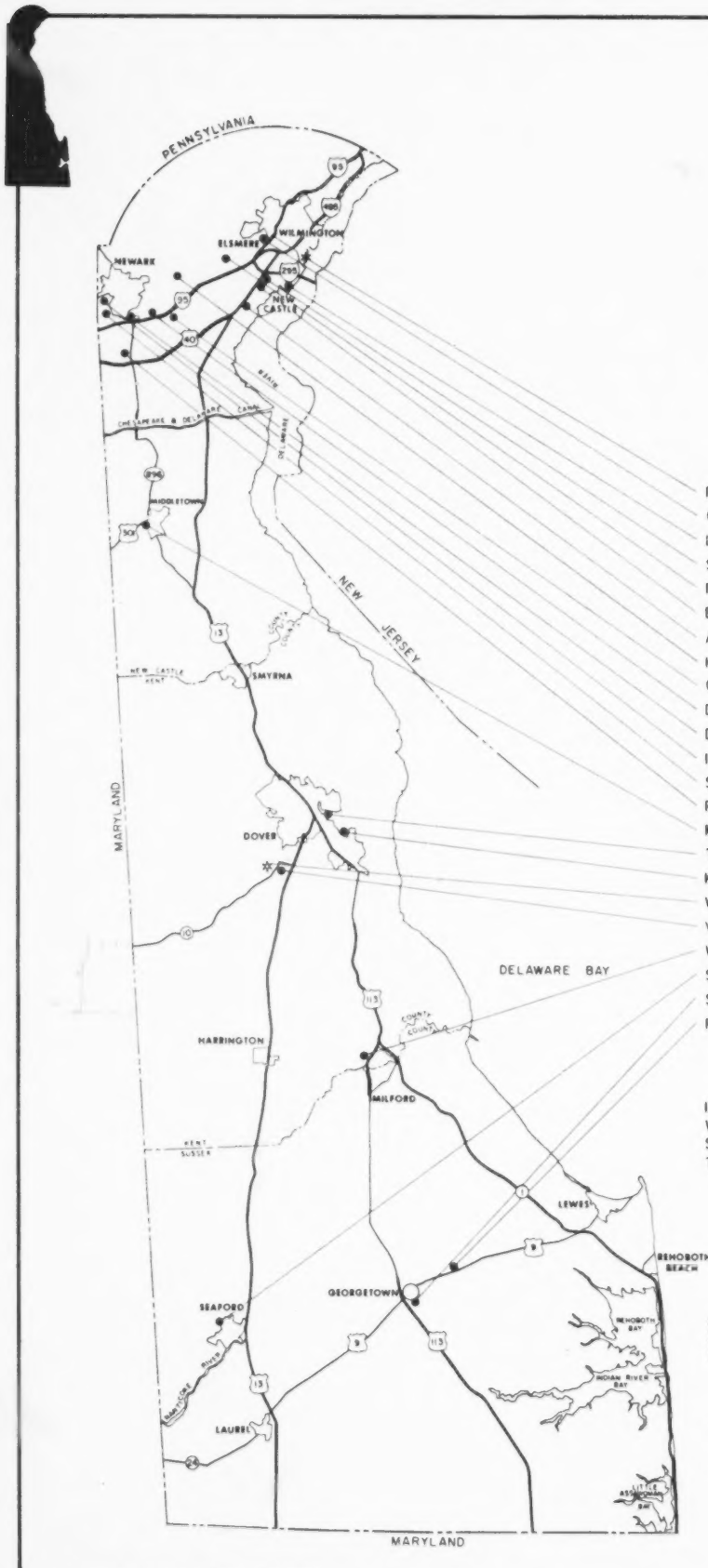
In addition, the Office can provide you with a full list of support businesses located close to your proposed location so that you may determine the availability of the critical supplies and services necessary for your business operation.

V. Confidentiality

The Delaware Development Office adheres to the highest professional standards of conduct in each of its development projects. Accordingly, you may be certain that any information which you share with any of the Office staff will remain completely confidential. At no time will the Development Office divulge any data about your company or its plans without your prior approval.

INDUSTRIAL, OFFICE AND RESEARCH PARKS :

Industrial, Office, and Research Parks are available throughout the State as indicated by the sample listing illustrated on pages VIII-4 and VIII-5. Detailed descriptions of these and other business sites and buildings in Delaware can be obtained by contacting the Delaware Development Office.



INDUSTRIAL PARKS 1987

PORT OF WILMINGTON AND DELAWARE FOREIGN TRADE ZONE
GERMAY INDUSTRIAL PARK
LUKENS / RIVEREDGE INDUSTRIAL PARK
SOUTHGATE INDUSTRIAL PARK
FIRST STATE INDUSTRIAL PARK
BOULDEN INTERSTATE INDUSTRIAL PARK
AIRPORT INDUSTRIAL PARK
HARMONY BUSINESS PARK
OLD BALTIMORE PIKE INDUSTRIAL PARK
DELAWARE INDUSTRIAL PARK
DIAMOND STATE INDUSTRIAL PARK
INTERSTATE INDUSTRIAL PARK
SANDY BRAE INDUSTRIAL PARK
PENCADER CORPORATE CENTER
MIDDLETOWN INDUSTRIAL PARK
TUDOR INDUSTRIAL PARK
KENT COUNTY INDUSTRIAL PARK
WYOMING FOREIGN TRADE ZONE
VEP INDUSTRIAL PARK
WEST MILFORD INDUSTRIAL PARK
SEAFORD INDUSTRIAL PARK
SUSSEX COUNTY INDUSTRIAL PARK
ROUTE 9 INDUSTRIAL CENTER

INDUSTRIAL PARKS ARE DEFINED AS PROPERTIES WHICH ARE ZONED ACCORDINGLY, PLOTTED, AND SERVED BY UTILITIES WITH INFRASTRUCTURE TO BORDERS.

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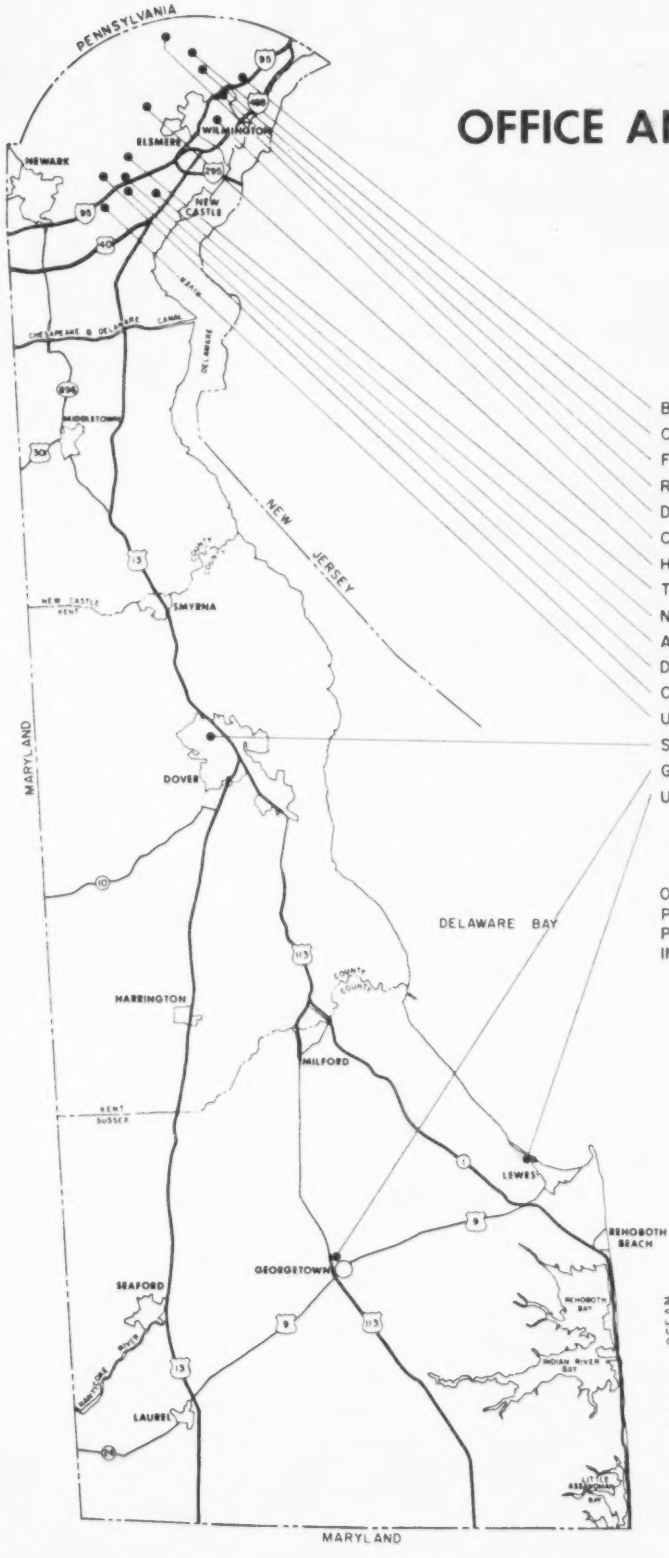
SOURCE: DELAWARE DEVELOPMENT OFFICE

OFFICE AND RESEARCH PARKS 1987



BELLEVUE PARK CORPORATE CENTER
CONCORD PLAZA
FOULKSTONE PLAZA
ROCKWOOD OFFICE CENTER
DELAWARE CORPORATE CENTER
CHRISTINA GATEWAY
HERCULES LITTLE FALLS CENTRE
TOWER OFFICE PARK
NEW CASTLE CORPORATE COMMONS
ARTESIAN OFFICE PARK
DP & L OFFICE PARK
CHRISTIANA EXECUTIVE CAMPUS
UNIVERSITY OFFICE PARK
SILVER LAKE OFFICE PLAZA
GEORGETOWN PROFESSIONAL PARK
UNIVERSITY OF DELAWARE RESEARCH PARK

OFFICE AND RESEARCH PARKS ARE DEFINED AS PROPERTIES WHICH ARE ZONED ACCORDINGLY, PLOTTED, AND SERVED BY UTILITIES WITH INFRASTRUCTURE TO BORDERS.

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SOURCE: DELAWARE DEVELOPMENT OFFICE

COMMERCIAL INSURANCE RATES ARE LOW :

Delaware's commercial insurance rates are lower than those of the region as a result of the State's modern, responsive fire protection agencies, good safety practices, quality construction, and up-to-date building and fire codes.

Average Insurance Premiums For
Commercial Casualty and Liability Coverage

	Annual Average Premium
Wilmington, DELAWARE	$ 5,100
Philadelphia, Pennsylvania	14,900
White Plains, New York	13,000
Bridgeport, Connecticut	9,400
Arlington, Virginia	6,300

Source: Larson, Peter A., AICP, "A Comparison of Selected Insurance Rates in Several Territories Within Ten States in the Northeast," April 27, 1983.

DEVELOPMENT OFFICE FACILITATES PERMITTING :

Planning, zoning, and site selection decisions are expedited in Delaware as a result of a comparatively simple organization of both State and county governments. The Department of Natural Resources and Environmental Control administers all major environmental permits for the State. Each of Delaware's three counties maintains a central office for administering planning and zoning regulations. In addition, the Office will provide trained professionals to guide a company through the State and local permit and zoning processes.

This section briefly outlines State environmental permits and county zoning processes. The Delaware Development Office also publishes more detailed information in A Guide to Permit Regulations for Business Locations.

STATE ENVIRONMENTAL PERMITS :

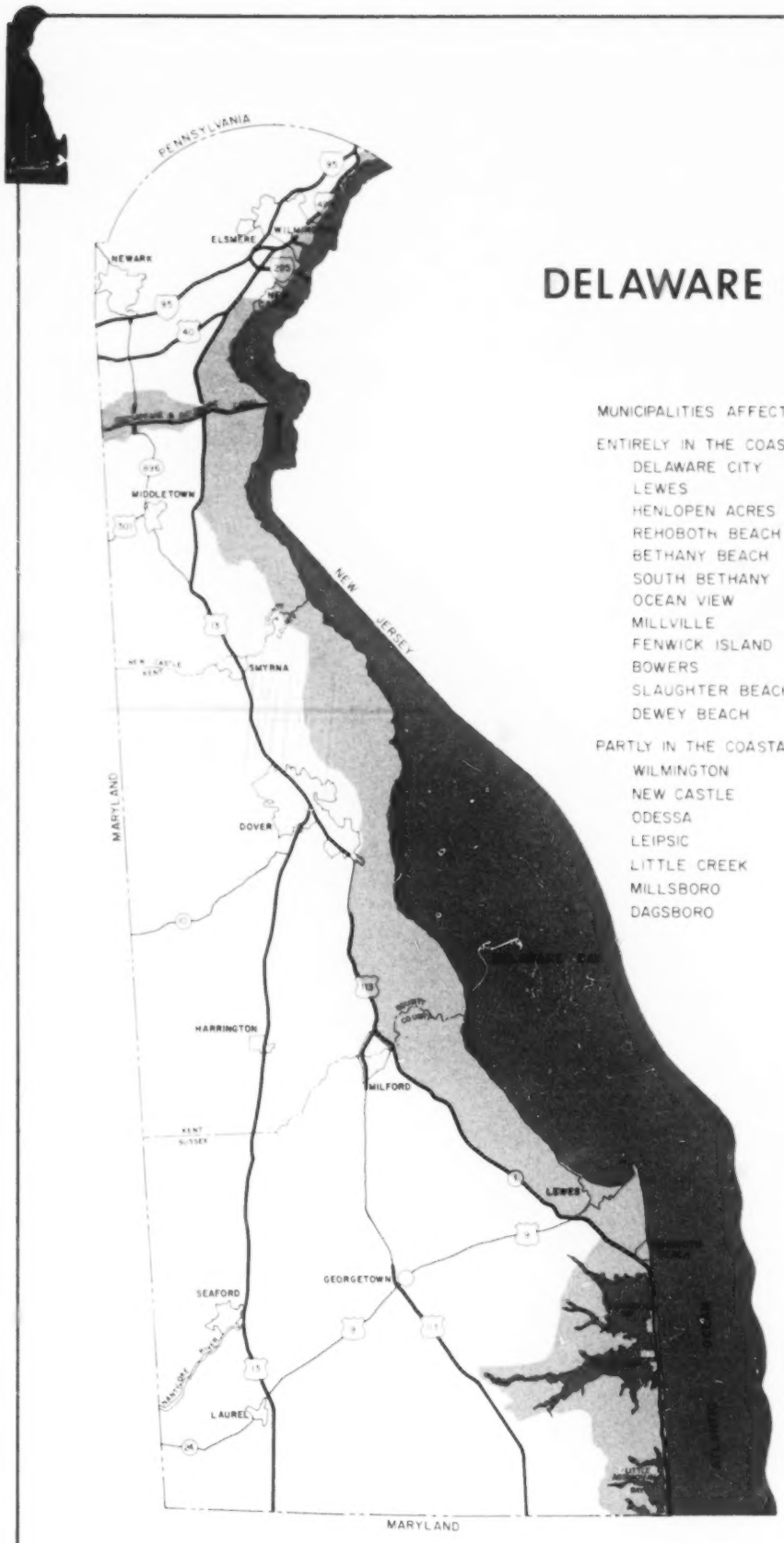
Unlike many other states, responsibility for all major environmental permits, including air emissions, noise, ground and surface water withdrawals, water pollution, and solid and hazardous wastes, are all administered by a single State agency, the Department of Natural Resources and Environmental Control.

A Development Advisory Service established by Delaware's Department of Natural Resources and Environmental Control works with firms requiring multiple State or federal permits. The service informs applicants of permit requirements, schedules and standards, and arranges meetings which allow applicants to discuss their project with all relevant State officials at one time. The Development Advisory Service may be contacted at (302) 736-5409.

STATE LAND USE PERMITS :

In addition to the State environmental permits, the Department of Natural Resources and Environmental Control administers the following statutes governing land use in Delaware:

1. **The Coastal Zone Act** controls the location, extent, and type of industrial development in the State's coastal zone, including lands contiguous to the Delaware River and Bay, Atlantic Ocean, and the Chesapeake and Delaware Canal. The construction of certain new heavy industries in the coastal zone, including oil refineries, steel manufacturing plants, cellulose pulp paper mills, and petro-chemical plants, is prohibited. New bulk product transfer facilities for the movement of materials between vessels and the shore are also prohibited. Pier facilities for a single permitted industrial facility and the Port of Wilmington are exempt from this prohibition.



DELAWARE COASTAL ZONE

MUNICIPALITIES AFFECTED BY THE COASTAL ZONE ACT

ENTIRELY IN THE COASTAL ZONE
- DELAWARE CITY
- LEWES
- HENLOPEN ACRES
- REHOBOTH BEACH
- BETHANY BEACH
- SOUTH BETHANY
- OCEAN VIEW
- MILLVILLE
- FENWICK ISLAND
- BOWERS
- SLAUGHTER BEACH
- DEWEY BEACH

PARTLY IN THE COASTAL ZONE
- WILMINGTON
- NEW CASTLE
- ODESSA
- LEIPSIC
- LITTLE CREEK
- MILLSBORO
- DAGSBORO

LEGEND

LAND — AREAS COVERED BY THE COASTAL ZONE ACT

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SOURCE: DEPARTMENT OF NATURAL RESOURCES AND ENVIRONMENTAL CONTROL

STATE LAND USE PERMITS (continued) :

New manufacturing uses begun after June 1971 and expansions or extensions of nonconforming manufacturing uses in existence on or before June 1971 are allowed by permit issued by the Secretary of the Department of Natural Resources and Environmental Control. Permitted uses must conform to the applicable local zoning ordinance.

New nonmanufacturing business uses, such as commercial, residential, warehouse, and distribution facilities are not covered by the Act. The Office will be pleased to work with you to provide early guidance on this program.

Examples of Coastal Zone Permits Granted :

- Construction of an 82,000 square-foot manufacturing plant producing rolled processed and nonprocessed metal products at the New Castle Industrial Park.
- A scrap metal recycling operation at the Wilmington Marine Terminal.
- Renovation and repair of buildings used for metal working operations at Edgemoor.
- A plant in Claymont to process industrial quantities of carbon dioxide.
- A manufacturer of animal vaccines near Millsboro.

2. **The Underwater Lands Act and the Wetlands Act** protect all designated wetlands and all public submerged lands. Approval is necessary for any structure, construction, dredging, filling, or excavating in any wetland or subaqueous land.

3. **The Beach Preservation Act** requires written approval for any substantial change in the characteristics of any beach, defined as that area along the Atlantic Ocean and Delaware Bay which extends from the mean high waterline inland 1,000 feet and seaward 2,500 feet.

4. **The Delaware Underground Storage Tank Act** regulates the location and operation of underground storage tanks containing motor fuels and liquid chemical products, and requires certification that tanks are installed in accordance with the regulations.

LOCAL PERMITS :

Local zoning approval is required prior to submission of State permit applications. However, it is advisable to discuss the project with:

- The appropriate local planning department or commission
- The State Department of Transportation, Division of Highways
- The Office of the Fire Marshal

Local permits are granted by the individual counties and municipalities. This makes it imperative that applicants refer to the regulations established by the governing body in the area where a project will be undertaken. Each county administers its own flood plain regulations.

New Castle County

The New Castle County Department of Planning administers zoning and subdivision regulations for the County. There are two types of review procedures for commercial or industrial development:

A minor review is required for:
- Commercial development for buildings with floor areas of 1,000 to 3,500 square feet.
- Industrial development for buildings with floor areas exceeding 5,000 square feet, which will not require construction of a new public or private road.

A major review is required for:
- Commercial development for buildings with floor areas of more than 3,500 square feet.
- Any development involving the establishment of a new public or private road.

New Castle County issues permits for all building activity in the unincorporated areas. A typical new construction project requires a lines and grades plan, a sewage disposal plan, and building, mechanical, and plumbing permits.

New Castle County operates under the Boca building, mechanical, and plumbing codes. For additional information contact:

The New Castle County Department of Public Works
Division of Development and Licensing
2701 Capitol Trail
Newark, Delaware 19711
Phone: (302) 366-7760

LOCAL PERMITS (continued) :

Kent County

The Kent County Planning Commission reviews all applications for rezoning and residential subdivisions and requires a site plan review for all commercial and industrial buildings containing 5,000 or more square feet of floor area including any addition, expansion or alteration of any business, commercial or industrial building which causes the total floor area to exceed 5,000 square feet. The Kent County Department of Inspections & Enforcement, which has adopted the BOCA building code, issues building permits. The Department issues a certificate of occupancy upon satisfactory completion of construction or changes in use. For additional information contact:

The Kent County Planning Office
414 Federal Street
Dover, Delaware 19901
Phone: (302) 736-2010

Sussex County

The Sussex County Planning and Zoning Commission requires a site plan review for all multi-family residential, commercial, and industrial development in the unincorporated areas of Sussex County. A minor review is undertaken by the Planning and Zoning Office and may be completed in one day. The major reviews are made by the Planning and Zoning Office and the County Planning Commission. These reviews usually require more time. The Sussex County Assessment Department issues building permits. The County has adopted the Southern Building Code Congress International (SBCCI) for multi-family structures of more than two units. When necessary, permits for bulkheading must be obtained from the Army Corps of Engineers. For additional information contact:

The Sussex County Planning and Zoning Office
County Courthouse
Georgetown, Delaware 19947
Phone: (302) 856-7701
Extension 300

MUNICIPAL PERMITS :

Individual municipalities within Delaware may enact planning and zoning requirements; within these municipalities, the parent county zoning requirements are not applicable. Information on these municipal requirements may be obtained through the assistance of the Delaware Development Office or the appropriate local planning department or commission.

The planning and zoning requirements of Wilmington, Delaware's largest city, are summarized below:

- The Wilmington Department of Licenses and Inspections issues permits for all building features. The City has adopted the BOCA building code.

- Special review procedures for development in Waterfront Zoning Districts are required by the Department of Licenses and Inspections.

- Applications for rezoning and subdivisions are required by the Office of Planning. Subdivision review and approval is required if the proposed subdivision is located in a floodplain; is fully bounded by streets or rights-of-way; is larger than 2.5 acres; involves the dedication of land for public purposes; or is a condominium declaration.

For additional information contact:

The Wilmington Office of Planning
800 French Street
Wilmington, Delaware 19801
Phone: (302) 571-4130

or

The Department of Licenses and Inspections
800 French Street
Wilmington, Delaware 19801
Phone: (302) 571-4354.

SECTION IX
CONSTRUCTION COSTS

Construction costs in Delaware are very low. Land prices are moderate and have increased at a slower rate than those in the average state. Operating costs are also below the national average. These factors translate into very attractive rental rates and building expenses for businesses in the State.

Section Title	Page
Delaware's Building Costs are Among the Lowest in the Nation	IX-2
Favorable Locational Factors Awarded by Appraisers	IX-2
Inexpensive Industrial Sites and Buildings	IX-3
Competitive Operating Costs for Buildings	IX-5
Wages of Construction Workers are Moderate	IX-6
Below-Average Office Rental Rates and An Adequate Supply	IX-7
Six Representative Buildings	IX-8

DELAWARE'S BUILDING COSTS ARE AMONG THE LOWEST IN THE NATION :

Several factors help keep construction costs low in Delaware. These include:

- Land costs that are considerably lower than other states.
- Construction materials that are abundant locally.
- Construction wages that are relatively low.
- Building operating costs which are low.

FAVORABLE LOCATIONAL FACTORS AWARDED BY APPRAISERS :

The most widely used appraisal manual places Delaware's costs of construction at or near the national average. The manual details factors which are used to compare the costs of standard buildings in various locations. Examples for 1987 include:

	Residential	Commercial
Wilmington and Dover, DELAWARE	1.01	1.02
Washington, DC	.94	.96
Chicago, Illinois	1.02	1.00
Baltimore, Maryland	.96	.96
Boston, Massachusetts	1.11	1.12
Trenton, New Jersey	1.09	1.07
New York, New York	1.20	1.20
Cleveland, Ohio	1.17	1.10
Philadelphia, Pennsylvania	1.07	1.04
U. S. average	1.00	1.00

Source: This information is copyrighted by R. S. Means Company, Incorporated. It is reproduced from the 1987 edition of Means Square Foot Costs, with permission.

INEXPENSIVE INDUSTRIAL SITES AND BUILDINGS :

Delaware land costs for industrial development are significantly lower than those in most other areas. The buildings compared are from a national survey of single story industrial-type buildings in suburban locations. Delaware data was not available for 1985 nor 1986.

Sales Prices of Prime Industrial Sites
(Per Square Foot)

	Improved				Unimproved			
	2 - 5 Acres		10 or More Acres		Less Than 10 Acres		10 - 99 Acres	
	1984	1986	1984	1986	1984	1986	1984	1986
Wilmington, DE	$ .87	NA	$ .50	NA	$ .35	NA	$ .25	NA
Chicago, Illinois	1.79	2.50	1.21	2.00	.62	1.00	.47	.75
Washington, DC	5.00	5.00	3.00	3.50	3.00	2.50	1.50	1.88
Baltimore, Maryland	1.90	2.33	1.90	2.25	.75	.98	.45	.88
Boston, Massachusetts	2.75	4.13	1.88	3.41	1.90	2.88	1.78	2.50
Northern New Jersey	2.27	3.90	1.59	2.91	1.36	2.25	.91	1.01
New York, New York	NA	7.13	NA	4.13	3.00	4.19	1.63	2.75
Cleveland, Ohio	1.30	1.80	1.20	1.13	.29	.30	.18	.30
Philadelphia, PA	1.50	2.44	1.00	1.61	.96	1.20	.75	1.04

Source: Society of Industrial Realtors, Industrial Real Estate Market Survey, Washington, DC, Fall 1984, and Fall/Winter 1986/1987, ranges averaged.

INEXPENSIVE INDUSTRIAL SITES AND BUILDINGS (continued):

In addition, construction costs of industrial buildings are competitive with the region. The following table describes these comparisons:

Construction Cost of Prime Industrial Buildings
(Per Square Foot)

	Prime High Technology		More Than 100,000 Square Feet		40,000-59,999 Square Feet		5,000-19,999 Square Feet	
	1984	1986	1984	1986	1984	1986	1984	1986
Wilmington, DE	$25.00	NA	NA	NA	$20.00	NA	$30.00	NA
Washington, DC	32.50	40.00	18.00	18.00	20.00	23.00	25.00	28.00
Chicago, Illinois	40.00	55.00	17.50	18.00	19.75	21.00	24.00	30.00
Baltimore, Maryland	30.00	35.00	16.00	16.00	20.00	20.00	27.00	30.00
Boston, Massachusetts	42.50	47.00	24.00	32.00	28.00	33.00	32.50	37.00
Northern, New Jersey	45.00	52.50	25.00	26.25	27.00	28.35	32.00	33.60
New York, New York	62.50	95.00	29.00	38.75	33.50	42.25	37.50	50.00
Cleveland, Ohio	41.75	47.50	19.00	18.75	23.25	23.50	29.00	29.00
Philadelphia, PA	57.75	55.00	23.00	23.00	26.30	27.00	32.65	36.00

Source: Society of Industrial Realtors, Industrial Real Estate Market Survey, Washington, DC, Fall 1984, and Fall/Winter 1986/1987, ranges averaged.

The Society of Industrial Realtors, in the fall of 1984, compared rental rates for prime industrial buildings of 40,000-60,000 square feet and found suburban Wilmington's rates at $2.50 per square foot to be 23% less than those in suburban Philadelphia and less than one-half the suburban New York rates.

COMPETITIVE OPERATING COSTS FOR BUILDINGS :

Operating costs for private sector office buildings in suburban areas vary widely. Wilmington's operating costs are competitive, as illustrated below. Operating costs for buildings in Wilmington's downtown area were not available for 1985. A comparison of 1984 costs is available from the Delaware Development Office.

1985 Operating Costs for Suburban Office Buildings
(Median $ Per Square Foot)

	Cleaning	Repair and Maintenance	Utilities	Roads, Grounds and Security	Administration	Total Fixed Expense	Total Leasing Expense	Total Payroll	Total Contracts
Wilmington, DELAWARE	.90	1.42	1.69	.68	.50	1.85	NA	.47	2.41
Baltimore, Maryland	.72	.61	1.91	.39	.32	.92	.21	.30	1.37
New York, New York	NA	NA	NA	NA	NA	NA	NA	NA	NA
Philadelphia, PA	.72	.49	2.02	.32	.81	1.27	.81	.59	1.49
Washington, DC	.69	.85	1.80	.21	.44	1.25	.25	.53	1.34
Boston, Massachusetts	.86	.44	1.98	.45	1.07	1.62	.28	1.52	1.87
Chicago, Illinois	.66	.66	1.43	.26	.64	1.73	1.12	.25	1.61
Cleveland, Ohio	.48	.61	1.85	.26	.80	.41	.09	.33	1.44
Trenton, New Jersey	NA	NA	NA	NA	NA	NA	NA	NA	NA
U. S. average	.72	.81	1.59	.28	.61	1.26	.31	.59	1.45

Source: Reprinted from the 1986 BOMA Experience Exchange Report. Copyright 1986 by Building Owners and Managers Association International, Suite 200, 1250 Eye Street, N.W., Washington, DC 20005, (202) 289-7000.

WAGES OF CONSTRUCTION WORKERS ARE MODERATE :

Union wages for construction workers in Delaware are lower than those in the average city, and most cities in the region. Nonunion workers receive approximately 80% of the wages earned by union workers for each category of work.

Union Wage Index in Building Trades

	Wilmington and Dover, DELAWARE	Washington, DC	Chicago, Illinois	Baltimore, Maryland	Boston, Massachusetts	Trenton, New Jersey	New York, New York	Cleveland, Ohio	Philadelphia, Pennsylvania	U. S. Average
Electrical Work	.92	.80	.85	.83	1.01	.86	.96	1.01	.96	1.00
Mechanical Work	.97	.85	.87	.82	.96	.95	1.08	1.04	1.00	1.00
Elevator Work	1.00	.85	.98	.85	1.02	1.00	.98	.98	1.00	1.00
Painting and Decorating	.92	1.07	.93	.87	1.10	1.00	1.10	1.32	1.05	1.00
Flooring and Carpeting	.92	.75	.92	.72	.90	.98	1.10	1.10	.95	1.00
Plastering	.87	.80	.99	.76	1.03	.92	1.14	1.17	.97	1.00
Glass and Glazing	.84	.82	.83	.82	.89	.77	1.07	.98	.89	1.00
Roofing	1.02	.78	1.05	.67	1.07	.98	1.24	1.48	1.07	1.00
Carpentry Work	.92	.75	.92	.72	.90	.98	1.10	1.10	.95	1.00
Structural Steel	.89	.72	.91	.75	.89	.96	1.17	.98	.81	1.00
Masonry	.87	.80	.99	.76	1.03	.92	1.14	1.17	.97	1.00
Reinforcing Steel	.89	.72	.91	.75	.89	.96	1.17	.98	.81	1.00
Concrete Work	.87	.80	.99	.76	1.03	.92	1.14	1.17	.97	1.00
Landscaping	1.02	.78	1.05	.67	1.07	.98	1.24	1.48	1.07	1.00
Site Work - Earthwork	.85	.74	.97	.71	.98	1.00	1.02	1.00	.94	1.00

Source: From the 1985 Englesman's General Construction Cost Guide Copyright (c) 1985 by Van Nostrand Reinhold Company, reprinted by permission.

BELOW-AVERAGE OFFICE RENTAL RATES AND AN ADEQUATE SUPPLY :

At the end of 1986, over 1,158,000 square feet of urban and nearly 899,000 square feet of suburban office space was available in New Castle County. Rental rates on Class A office space are very low compared with neighboring cities. Rental rates in urban Wilmington are 17% less than rates for similar space in Baltimore or Philadelphia, 30% below the national average of $24.89 per square foot, and less than half the rate for similar space in New York.

Rental Rates on Class A Office Space

	December 1986	December 1985	December 1984	December 1983	December 1982
Wilmington, DELAWARE					
Urban	$17.50	$ 17.44	$ 16.50	$ 15.75	$ 15.50
Suburban	14.95	14.88	14.00	11.00	12.25
Washington, DC	32.00	26.64	27.20	24.67	23.11
Chicago, Illinois	24.18	20.25	19.00	18.50	18.50
Baltimore, Maryland	21.00	21.00	21.00	18.00	17.50
Boston, Massachusetts	31.00	30.80	29.34	26.04	29.00
New York, New York	41.30	39.49	42.81	41.60	44.50
Cleveland, Ohio	18.00	18.00	17.60	17.50	16.60
Philadelphia, PA	23.00	21.50	20.00	18.75	17.50

Source: Jackson Cross, The Office Network, Houston, Texas, various issues and unpublished data. Rates are for urban locations unless otherwise indicated.

SIX REPRESENTATIVE BUILDINGS :

LOTUS PLAZA
Dover
May, 1986 Completion
Kent County

Cost Components	Total Cost	Cost/ Square Foot
Building	$ 280,000	$35.00
Site Work	30,000	3.75
Total	$310,000	$38.75

Area
8,000-square-foot, 2-story AAA office/professional space.

Construction
Brick exterior, natural gas.

Specific Features
Walk-in lobby, butler alarm system, climate control system.

SIX REPRESENTATIVE BUILDINGS (continued) :

SCOTT PAPER COMPANY - WAREHOUSE ADDITION
October 1986 Completion
Kent County

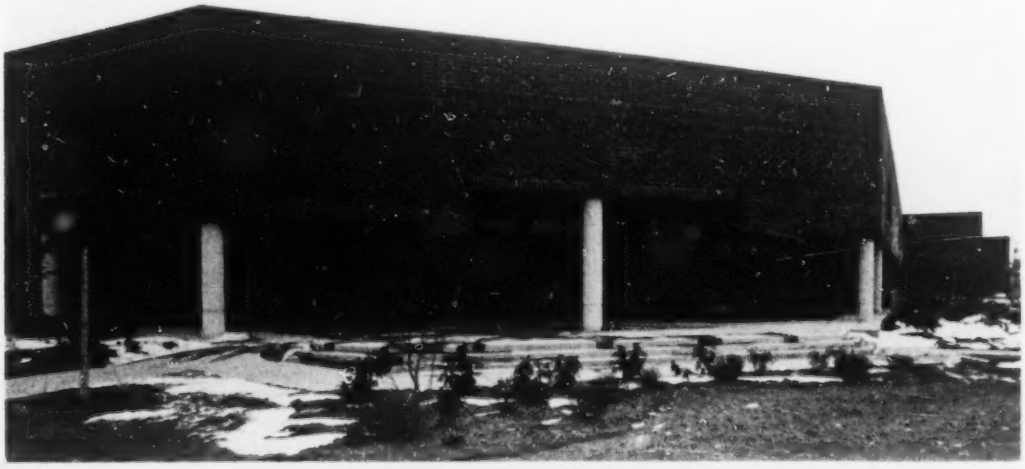
Cost Components	Total Cost	Cost/ Square Foot
Building	$720,000	$19.46
Site Work	268,000	7.24
Total	$988,000	$26.70

Area
37,000-square-foot, warehouse addition.

Construction
Structural steel framing, block exterior, pre-engineered building with galvanized panelled walls.

Specific Features
Addition includes 7 truck docks, a 20-foot clear span throughout the building, fully heated and fire protected, includes 1,000 ft. of 7 ft. high fencing.

SIX REPRESENTATIVE BUILDINGS (continued) :



NEW CASTLE COMMERCE COURT
New Castle Corporate Commons
August, 1986 Completion
New Castle County

Cost Components	Total Cost	Cost/ Square Foot
General Construction Cost	$1,267,000	$23.64
Site Work	117,000	2.18
Mechanical Work	214,000	3.99
Total	$1,598,000	$29.81

Area
A 53,600 sq. ft. "Flex" building with 16-ft. ceilings.

Construction
Reinforced concrete slab floor, complete structural steel framework with 12" masonry curtain walls.

Specific Features
Interior finish to tenant's specifications, 12 separate bays with separate utility services in each bay, individual office entrances, completely sprinklered.

SIX REPRESENTATIVE BUILDINGS (continued) :

22 READ'S WAY
New Castle Corporate Commons
Spring 1987 Completion
New Castle County

Cost Components	Total Cost	Cost/ Square Foot
Building Sheel	$280,800	$29.25
Site Work	85,000	8.85
Landscaping	12,000	1.25
Total	$377,800	$39.35

Area
9,600-square-foot, single-story research and development office space.

Construction
Structural steel framing, brick exterior.

Specific Features
Campus style setting, flex space, security system, climate control system, ample parking.

SIX REPRESENTATIVE BUILDINGS (continued) :

GAMCO SUPPLY
U.S. Route 13 North-Delmar
April, 1987 Completion
Sussex County

Cost Components	Total Cost	Cost/ Square Foot
Warehouse	$212,000	$21.72
Office	102,500	10.50
Total (excluding land)	$314,500	$32.22

Area
A 9,760-square-foot heated warehouse, including a 2,560 office facility.

Construction
Reinforced concrete slab floor, pole shed type construction, totally insulated throughout, steel siding with aluminum roof.

Specific Features
Interior finish to owner's specifications, four separate bays with electrically operated doors, security system, energy efficient heat pump in office area, propane gas heat in warehouse, 20' x 40' showroom.

SIX REPRESENTATIVE BUILDINGS (continued) :

ROUTE 9 INDUSTRIAL CENTER
November, 1986 Completion
Sussex County

Cost Components	Total Cost	Cost/ Square Foot
Building Construction	$135,480	$17.37
Site Work	64,333	8.25
Total	$199,813	$25.62

Area
Total of 7,800 sq. ft. of warehouse/office space with 20-foot high ceilings.

Construction
Structural steel framing, metal exterior and concrete slab floor.

Specific Features
Four separate bay areas for warehouse/office space, each bay interior finished to tenant's specifications, separate utility services, individual entrances with windows, gas hook-up, one-12'x14' overhead door, polyurethane foam insulated, individual plumbing facilities, outside lighting and security.

SECTION X
QUALITY OF LIFE

Delaware provides a variety of leisure time offerings, including world-class museums, historic sites, gardens, performing arts, unique festivals, many special events, tax-free shopping, and outdoor recreation facilities.

Although situated in the densely populated Northeast Corridor, Delaware retains extensive open space and an easy-going lifestyle. Delaware residents enjoy the comfortable pace of their home state and tap the rich historic, cultural, and recreational attractions which are all within a two-hour drive.

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COST-OF-LIVING COMPARISONS :

In January 1987, the Runzheimer Company prepared a cost-of-living analysis for two cities in Delaware compared with the nation's "Standard City." Runzheimer used income levels of $25,000 and $50,000; assumed a family of four which owned its home; and compared transportation, tax, and housing costs. At the $25,000 income level, the cost of living in Wilmington and Dover was found to be 5.1% and 7.1% lower, respectively, than that of the "Standard City" which represents the arithmetic mean of the living costs in 100 representative U. S. cities.

Index of Living Costs

	Family Income	
	$25,000	$50,000
Dover, DELAWARE	92.9	94.9
Wilmington, DELAWARE	94.9	100.1
Washington, DC	107.0	114.5
Atlanta, Georgia	NA	104.2
Chicago, Illinois	108.1	109.5
Baltimore, Maryland	105.2	109.6
Boston, Massachusetts	128.8	127.5
Trenton, New Jersey	110.0	116.5
New York, New York	130.7	133.9
Raleigh, North Carolina	NA	104.5
Cleveland, Ohio	102.5	103.9
Philadelphia, Pennsylvania	113.3	110.6
Memphis, Tennessee	NA	96.8
Standard City, USA	100.0	100.0

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1987.

HOME PRICES ARE COMPETITIVE :

Homes in Delaware are available and affordable, and as a result, the predominant form of living in the State is in owner-occupied housing. The 1980 census indicated that over 69% of Delaware families owned their own homes compared with the nationwide average of less than 65%.

Delaware offers a wide variety of housing choices, including Sussex County beach cottages, Kent County farmhouses and historical settings, and a wide assortment in New Castle County. A brief description of some Delaware communities is included later in this section. The average construction cost of a new home in Delaware was $60,400 in 1986, 23% less than the average construction cost of $78,600 nationwide. The average construction costs by county were $60,400 for New Castle; $54,100 for Kent; and $63,200 for Sussex.

The price an average family must pay for a home in Delaware is considerably below the national average and compares very favorably with the surrounding metropolitan areas. For example, a family earning $25,000 and purchasing homes of comparable size and quality can expect to pay 16% less than the national average for their home in Wilmington or Dover.

Average Home Market Value, by Income Level
January 1987

	Family Income	
	$25,000	$50,000
Wilmington, DELAWARE	$ 62,700	$143,100
Dover, DELAWARE	62,100	117,200
Washington, DC	94,900	220,800
Chicago, Illinois	80,800	164,400
Baltimore, Maryland	83,300	184,800
Boston, Massachusetts	139,400	274,700
Trenton, New Jersey	93,100	215,700
New York, New York	130,100	293,000
Cleveland, Ohio	74,800	145,100
Philadelphia, Pennsylvania	88,500	150,400
Standard City, USA	74,200	133,200

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, January 1987.

HOMEOWNER INSURANCE RATES ARE LOW :

Delaware's homeowner insurance premiums are among the lowest in the region. The low premiums reflect the high quality of residential construction found in Delaware and the low number of property crimes. Excellent fire protection is available throughout the State because of adequate water supplies and systems, as well as excellent fire company response times.

Average Insurance Premiums For Homeowners Multiple Peril Coverage

	Annual Average Premium
Wilmington, DELAWARE	$ 237
Washington, DC	326
Trenton, New Jersey	320
Utica, New York	342
Philadelphia, Pennsylvania	380

Source: Larson, Peter A., AICP, "A Comparison of Selected Insurance Rates in Several Territories Within Ten States In the Northeast," April 27, 1983.

LAND COSTS ARE VERY LOW :

Delaware's residential land prices are significantly lower than the U. S. average and any of the neighboring states. The following table illustrates comparable costs of land in 1976 and 1982, the most recent data available for Delaware, the region, and the United States. It shows that residential land in the State is approximately half the cost per square foot of the average nationwide and has only increased in price by $.16 per square foot over the seven-year period, compared with the U. S. average increase of $.24 per square foot.

Average Cost of Finished Residential Lot Per Square Foot

	1982	1976
DELAWARE	$ 0.56	$0.40
Washington, DC	12.76	NA
Maryland	1.57	1.07
New Jersey	1.32	0.79
New York	0.83	0.73
Pennsylvania	0.90	0.46
U. S. average	1.01	0.77

Source: Homer Hoyt Institute, Washington, DC, unpublished data, January 1983.

The average residential lot in Delaware is significantly larger than the average for the region and the nation. For this reason, the average cost of a finished residential lot in the State is closer to the national average. However, the next table shows that residential property is still a bargain in Delaware, and that prices have not increased as much as those of the average state, or the neighboring states. The national average is 9% higher than Delaware's average price.

Average Cost of Finished Residential Lots by States

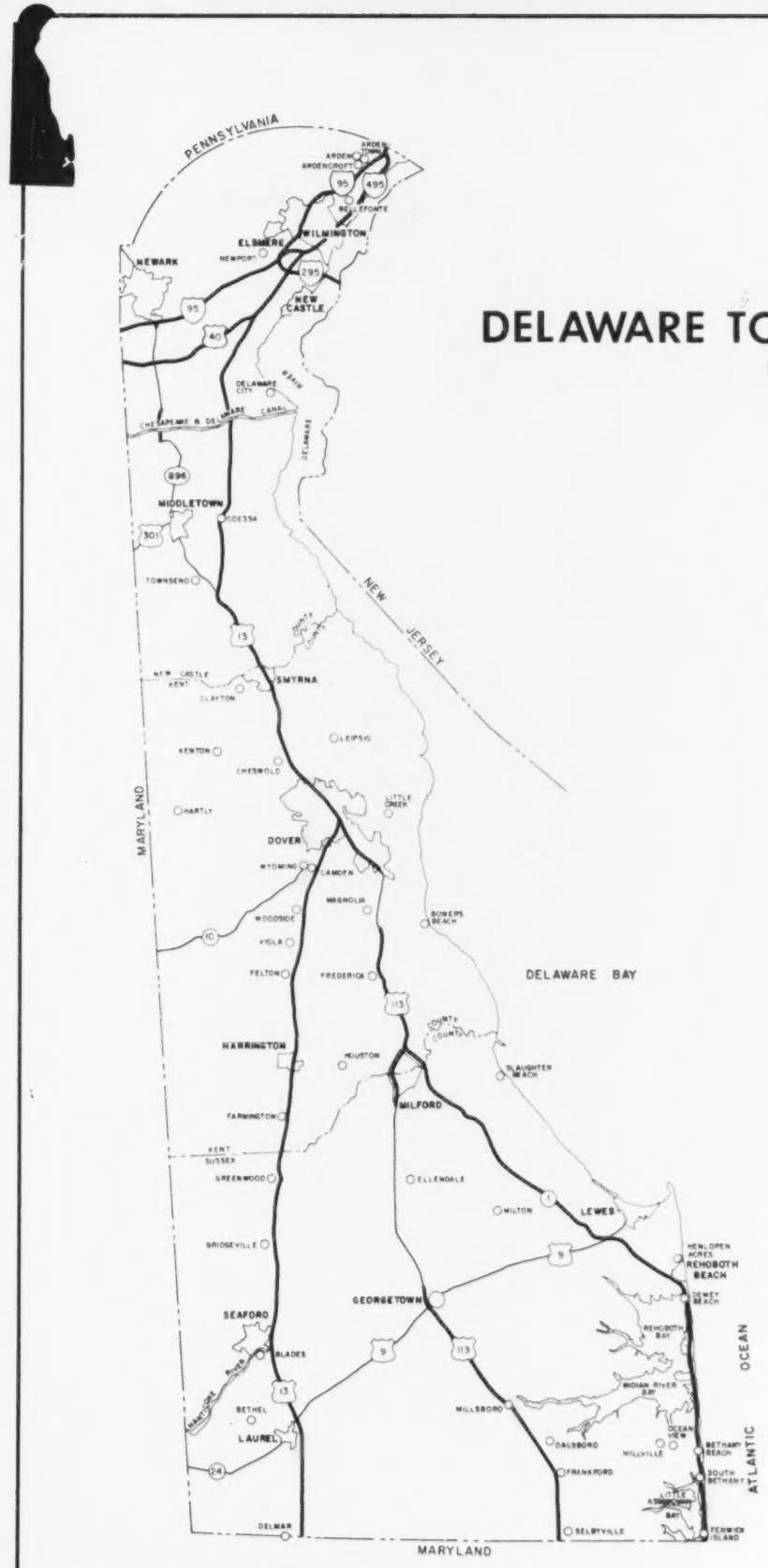
	1982	1976
DELAWARE	$12,894	$11,193
Washington, DC	25,700	NA
Maryland	20,850	14,690
New Jersey	19,105	15,809
New York	17,288	10,048
Pennsylvania	16,810	8,441
U. S. average	14,058	8,947

Source: Homer Hoyt Institute, Washington, DC, unpublished data, January 1983.

PROFILE OF TOWNS AND CITIES :

There are 57 incorporated municipalities in Delaware with populations ranging from 106 to over 70,000 persons. There are 13 incorporated areas in New Castle County, 18 in Kent County, 24 in Sussex County, and two which are bi-county. Although the recent census classifies over 70% of the State's population as urban, only 31% reside within incorporated areas. Each of Delaware's towns and cities, a few of which are described below, has its own unique history, charm, and atmosphere.

- Arden - An artisan community with an outdoor Shakespearean Theater.
- Wilmington - Delaware's largest city with a center-city shopping mall featuring restaurants and outdoor cafes, an immaculately renovated turn-of-the century theatre, and a complex of historic homes. A variety of ethnic neighborhoods intersperse with commercial districts and elegant new or restored residential districts.
- New Castle - The State's original eighteenth-century colonial capital and William Penn's first landing spot in North America on the Delaware River.
- Newark - Home of the University of Delaware, numerous corporate headquarters and distribution centers.
- Dover - Capital of the State, combining government complex with impressive historic area and small town atmosphere.
- Harrington - Site of the annual Delaware State Fair, a major harness racing track. Historically significant railroad town.
- Milford - Included in boundaries of Kent and Sussex Counties. Founded as a shipbuilding town, now home of the World Champion Weakfish Tournament on Delaware Bay.
- Milton - Classic example of life in a small historic town. Extensive Victorian home district in relatively undiscovered rural area. Its ice cream parlor serves the best in the State.
- Lewes - Quiet, significantly historical fishing village at the juncture of the Delaware Bay and Atlantic Ocean. One of the earliest East Coast Dutch settlements now famous for its restaurants, charter fishing boats, historic attractions.
- Rehoboth Beach - Nicknamed "The Nation's Summer Capital," a nationally recognized seaside resort known for its boardwalk of shops and restaurants.
- Millsboro - Small town known as home of Delaware's only surviving Indian tribe, the Nanticokes. At the heart of Sussex County's back bay area.
- Seaford - Home of the DuPont Company's Nylon plant, small town combination of sophistication and a "down-home" feeling.
- Laurel - Once a bustling town, now a small farming community best known for its daily commodity auctions and huge weekend flea market.
- Delmar - Divided, as the name indicates, by the Delaware-Maryland state line. Site of the initial Mason-Dixon survey marker.



DELAWARE TOWNS AND CITIES 1987

SOURCE: DELAWARE DEPARTMENT OF TRANSPORTATION, "OFFICIAL MAP, DELAWARE HIGHWAYS."

OUTDOOR RECREATION AND OTHER ACTIVITIES :

Delaware's moderate climate encourages many outdoor recreational activities for most of the year. Many inexpensive public and private facilities offer freshwater or ocean activities, tennis, golf, bicycling, boating, camping, hunting, and sightseeing. Exceptional local, county and state recreational programs support those facilities. For example, a recent study conducted by Runzheimer and Company cites recreation costs in Dover 4% below the national average while recreation costs in Wilmington reflect the national average.

Parks

Delaware has an impressive system of State, county, and local parks. Publicly-supported recreation and arts programs complement special clinics, lectures, and other community outreach programs offered by these areas. Brandywine Park, for instance, is adjacent to the Brandywine Zoo, and a favorite for Wilmington's children.

Delaware's State parks and their special features include:

- Brandywine Creek - Fishing, nature center, and labeled hiking trails.
- Bellevue - Horseback riding, tennis, fishing, and fitness track.
- Walter S. Carpenter, Jr. - Nature trails, youth camping, horseback riding.
- Fort Delaware on Pea Patch Island - Boat ride to the island, museum, and fort with dungeons that served as a prisoner-of-war camp for Confederate soldiers.
- Lums Pond - Camping, boating, fishing, pond swimming, hiking, and horseback riding trails.
- Killens Pond - Pond and pool swimming, boating, fishing, and camping.
- Cape Henlopen - Atlantic Ocean beach, swimming, boating, and camping.
- Delaware Seashore - Fourteen miles of Atlantic Ocean beaches, camping, surfing, swimming, and boating.
- Holt's Landing - Boat access to Indian River Bay, swimming, and fishing.
- Trap Pond - Camping, boating, fishing, swimming, hiking. The northernmost stand of bald cypress in North America.
- Fenwick Island - Atlantic Ocean beach, fishing, swimming, and surfing.

OUTDOOR RECREATION AND OTHER ACTIVITIES (continued) :

Boating

Calm lakes, inland bays, and the open waters of Delaware Bay provide excellent boating and sailing opportunities in Delaware. Public boat access facilities are available at Augustine, Woodland, and Bowers Beaches; Port Mahon, Cedar Creek, Milton, Lewes, Rosedale Beach, and Phillips Landing.

Fishing

Delaware offers a variety of fishing with its many freshwater ponds, Delaware Bay, and Atlantic Ocean Access. During the season, Delaware Bay is alive with sea trout and bluefish, while the lower bays contain blues, flounder and taug. For a relaxing day of bay or Atlantic deep-sea fishing, Delaware has a large contingent of boat captains offering charter and head boat services. Most are located in Lewes, Indian River Inlet, or Bowers Beach and operate between April and November. Delaware's growing list of outstanding fishing tournaments includes Milford's World Champion Weakfish Tournament.

Delaware's Atlantic Ocean beaches are rated among the ten best in the country by the nation's travel industry and boast excellent surf fishing. For freshwater enthusiasts, Delaware has more than 30 public millponds that breed panfish, chain pickerel, largemouth bass, bluegills, and yellow perch.

Shellfishing

The hard clam and blue crab top the list of preferred shellfish in Delaware. Crabbing is popular on many piers, bridges, and canals, while clams are found in many sections of the Indian River, Rehoboth, and Little Assawoman Bays.

Hunting

Situated midway on the Atlantic Flyway, Delaware hosts large concentrations of wintering waterfowl, especially Canada geese. Quail, squirrels, cottontails, woodcock, white-tailed deer, and raccoon also offer excellent hunting throughout the State.

There are 30,000 acres of State wildlife areas and 6,000 acres of State forests open to public hunting. They provide 160 waterfowl blinds, most of which are accessible only by water. In addition, two State parks — Cape Henlopen and Delaware Seashore — offer public access areas for licensed hunters.

At Bombay Hook National Wildlife Refuge, restricted public hunting is permitted for deer, waterfowl, and, in one small area, upland game. Goosehunting is the major attraction of this area. About 3,500 of the Refuge's 15,200 acres are open to hunting. Prime Hook National Wildlife Refuge, with 8,817 acres, has 25 waterfowl blinds and numerous areas designated for upland game hunting.

OUTDOOR RECREATION AND OTHER ACTIVITIES (continued) :

Racetracks

Delaware's four racetracks host a variety of horse and auto racing events. For horse racing, the tracks at Brandywine Park, Harrington Fair Grounds, and Dover Downs, feature harness racing schedules. Thoroughbred racing fans enjoy the Delaware Park track.

Although not held at a formal track, an increasing popular point-to-point horse race is sponsored each May at Winterthur Museum and Gardens.

The Dover Downs track also features a second track for the two major NASCAR, stockcar races held each year.

Shopping

Delaware offers excellent shopping opportunities — all TAX-FREE! Major shopping malls located within Delaware's larger communities and near major highways in northern and central Delaware offer selection and convenience for shoppers. Delaware also boasts a wide selection of company outlet stores, discount stores, and antique shops.

Shopping sites often combine with attractions, entertainment, and business, especially in northern Delaware. Along pedestrianized Market Street Mall in downtown Wilmington, shops, historic sites, theater, offices, restaurants and sidewalk cafes operate together in the commercial hub of Delaware's largest city. This mall bustles with activity year-round. A full complement of unique museum shops and small boutique shopping centers, such as Greenville Center and Powder Mill Square near Wilmington, also augment shopping possibilities in northern Delaware.

Harbor Cruises

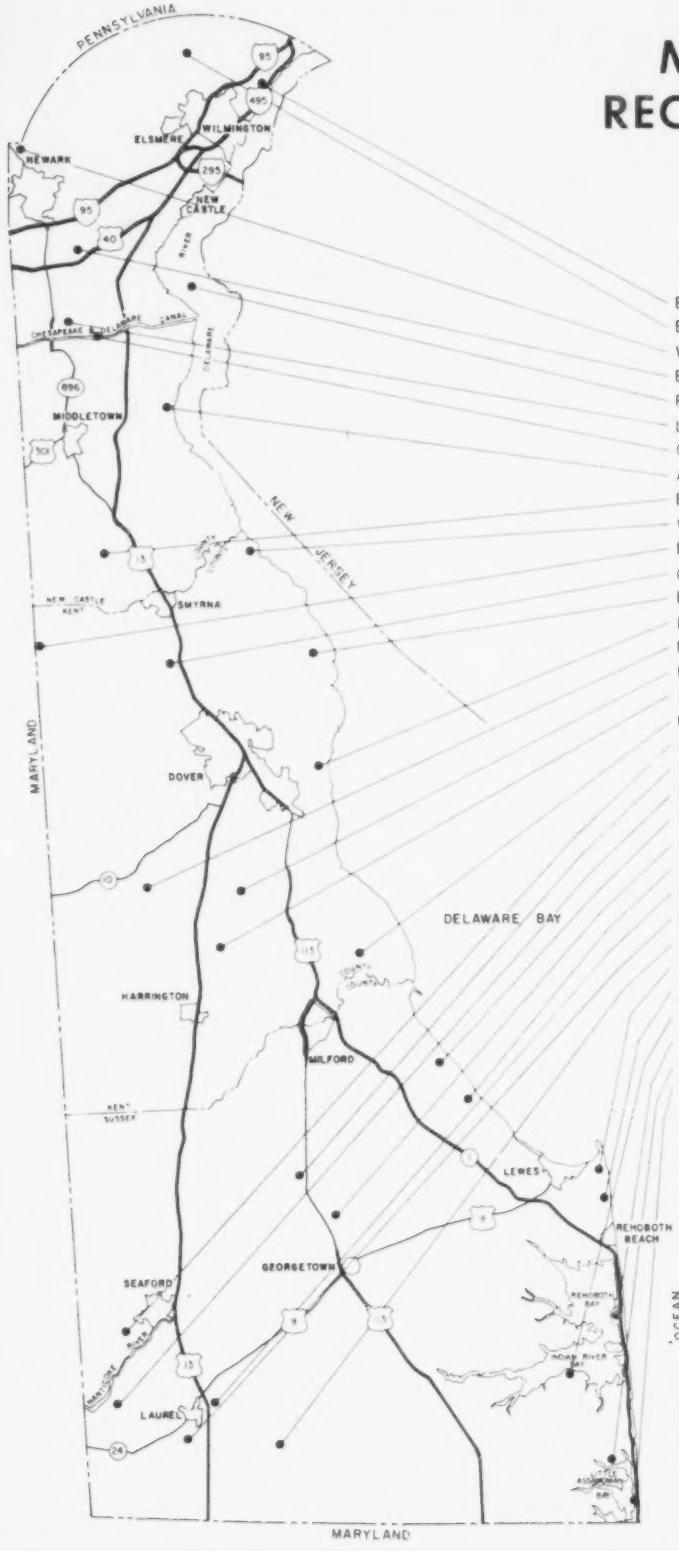
The MV Christina offers entertainment during lunch- or dinner-time cruises on the Christina and Delaware Rivers.

Other Leisure Activities

For those interested in learning about Delaware's rich history and in getting some light exercise at the same time, many of Delaware's cities provide historic walking tours. Most, such as Lewes, are self-guided tours, but Wilmington, New Castle, and Dover have guide services available. Almost all of the larger parks and recreation areas in Delaware have marked nature trails. For runners, Lewes and Fenwick Island sponsor annual seashore running competitions.

The popular Wilmington Skating Club offers occasional performances as well as a public ice skating rink. Two of its alumni are Olympic metalists Kitty and Peter Carruthers. The University of Delaware in Newark and Delaware Technical and Community College in Georgetown also have public ice-skating rinks.

MAJOR OUTDOOR RECREATION FACILITIES



BELLEVUE STATE PARK
BRANDYWINE CREEK STATE PARK
WALTER S CARPENTER, JR STATE PARK
BECKS POND
FORT DELAWARE STATE PARK
LUMS POND STATE PARK
CANAL WILDLIFE AREA
AUGUSTINE WILDLIFE AREA
BLACKBIRD STATE FOREST
WOODLAND BEACH WILDLIFE AREA
BLACKISTON WILDLIFE AREA
GARRISONS POND
BOMBAY HOOK NATIONAL WILDLIFE REFUGE
LITTLE CREEK WILDLIFE AREA
NORMAN G WILDER WILDLIFE AREA
MCGINNIS POND
KILLENS POND STATE PARK
MILFORD NECK WILDLIFE AREA
CRAIGS POND
ELLENDALE STATE FOREST
NANTICOKE WILDLIFE AREA
PRIME HOOK WILDLIFE AREA
REDDEN STATE FOREST
PRIME HOOK NATIONAL WILDLIFE REFUGE
RECORDS POND
HORSEYS POND
TRAP POND STATE PARK
CAPE HENLOPEN STATE PARK
GORDON POND WILDLIFE AREA
HOLTS LANDING STATE PARK
DELAWARE SEASHORE STATE PARK
ASSAWOMAN WILDLIFE AREA
FENWICK ISLAND STATE PARK

SOURCE: DELAWARE DEVELOPMENT OFFICE

MAJOR HISTORIC AND CULTURAL ATTRACTIONS :

Historic Sites and Districts

- Wilmington - Largest urban and historic area in Delaware.
  - Willingtown Square and Old Town Hall - Located on Market Street Mall, a group of 18th-century homes. The Town Hall contains a museum of Delaware silver and furniture belonging to the Historical Society of Delaware.
  - Fort Christina - Site of the first permanent settlement in Delaware. In 1638, the first Swedish immigrants to North America landed here.
  - Old Swedes Church - Oldest church in America standing as originally built and regularly used for religious services.
- Brandywine Valley - The rolling hills of the area north and west of Wilmington are home to fine museums and elegant country estates.
- Old New Castle - Delaware's colonial capital on the Delaware River.
  - Amstel House - Early 18th-century home of New Castle's famous "green umbrella" and headquarters of the New Castle Historical Society.
  - Old Dutch House - A 17th-century home depicting the influence of the Dutch on life in Delaware.
  - Old Court House - Built in 1732, this building once was Delaware's colonial capitol building and county seat.
  - Immanuel Episcopal Church - Built in 1703, the first church of England Parish in Delaware.
  - George Read II House - A notable example of Georgian architecture.
- Odessa - This town features a district of historic homes with three of the properties owned and operated by Winterthur Museum; the Brick Hotel, the Corbit-Sharp House, and the Wilson-Warner House, all featured as Historic Homes of Odessa.
- Smyrna - The Lindens and The Plank House are focal points of what once was Duck Creek Village (c. 1700).
- Dover - Historic district of present capital centers around William Penn's Green.
  - Christ Episcopal Church - Built in 1734, the burial site of Caesar Rodney, a signer of the Declaration of Independence.
  - Old State House - Located on the Green, the second oldest statehouse in continuous use in the country. It still serves as Delaware's ceremonial capital building although all government activity has been transferred to nearby Legislative Hall.
  - McDowell-Collins Country Store House - A mercantile museum furnished in turn-of-the-century period is the starting point for walking tours of Dover.
  - Delaware Agricultural Museum - Creative displays and special events depict 200 years of farm life on the Delmarva Peninsula.
  - Delaware State Museum - Small complex of buildings in downtown Dover, featuring exhibits on all aspects of Delaware life and the country's only complete collection of Victor Talking Machines.

MAJOR HISTORIC AND CULTURAL ATTRACTIONS (continued):

- South of Dover, John Dickinson Mansion - The boyhood home of John Dickinson, "Penman of the Revolution."

- Frederica, Barratt's Chapel - Known as the "Cradle of Methodism in America." This chapel holds Sunday evening services during the summer.

- South Bowers, Island Field Site and Archaeological Museum - A museum built over a prehistoric Indian cemetery to exhibit the burial site's findings.

- Lewes Historic District - Features a number of outstanding sites including a marine museum, Thompson Country Store, Rabbit's Ferry House, Burton-Ingram House, Plank House, and Old Doctor's Office. Nearby is the Zwaanendael Museum, erected in 1931 to commemorate the first settlement in Delaware by the Dutch.

- Georgetown - Centerpiece of this town is "The Circle," a park in the center of town, site of the traditional "Returns Day" held after every election for winners and losers to meet and greet. Both the old and new Sussex County courthouses are nearby.

- Fenwick Island, Lighthouse - This landmark is near the base of one of the first markers of the Delaware-Maryland border included on the Mason-Dixon line survey.

- Delmar - Site of first Mason-Dixon marker. The "highball signal" and a small museum of relics from the Delmarva Peninsula's railroad may be found west of town.

Museums

- Brandywine Valley Museums - A collection of some of the finest museums in the country within a ten-square-mile area.

    . H. F. du Pont Winterthur Museum and Gardens - The world's finest collection of decorative arts made or used in America, 1640-1840, with extensive gardens in the style of an English country park.
    . Delaware Museum of Natural History - One hundred exhibits including over one million bird eggs, the third largest collection of seashells in the Western Hemisphere, and an international collection of mammals. Features a living Australian barrier reef.
    . Hagley Museum and Eleutherian Mills - Museum of 19th-Century industrial life, including the first Du Pont powder mills and the du Pont family homestead and gardens.
    . Nemours - Magnificent Louis XVI-style chateau and gardens built for Alfred I. du Pont in 1909-1910.
    . Longwood Gardens - World's largest display gardens with a four-acre Conservatory, open-air theater and illuminated fountains.
    . Brandywine River Museum - Restored, century-old gristmill featuring the Wyeth family collection of paintings and the Brandywine tradition of illustration.

MAJOR HISTORIC AND CULTURAL ATTRACTIONS (continued):

- Rockwood - Victorian period in Delaware illustrated by a house and gardens.
- Delaware Art Museum - Built to house the works of Howard Pyle, this museum specializes in American art and has the second largest collection of 19th Century English Pre-Raphaelite paintings in the world.

Performing Arts

- Grand Opera House - Meticulously restored 1871 victorian opera house with majestic cast-iron facade hosts a variety of world class performing artists. Home of the Delaware Symphony Orchestra and OperaDelaware.

- The Playhouse - Located in the Du Pont Building, Wilmington, this theater features first-run Broadway plays year-round.

- Delaware Theatre Company - Resident, professional troupe produces a full season of plays in downtown Wilmington and throughout the State.

- Other Theaters - The Candlelight Music Dinner Theater in Arden, and the Three Little Bakers Dinner Theater in Newark provide a variety of shows throughout the year. In addition, Wilmington, Newark, Dover, and Georgetown have active local community theater groups. Dover's ballet company is known for its annual performance of "The Nutcracker" and for producing fine professional dancers. Summer theater is offered at Longwood Gardens' open-air theater.

Miscellaneous Historic and Cultural Attractions

- Wilmington and Western Railroad - Authentic turn-of-the-century steam train that offers trips through the scenic Red Clay Valley.

- Lincoln Room of the University of Delaware - Located at the University's Goodstay Center, this collection contains over 2,000 items pertaining to Lincoln's public career and private life.

- Woodland Ferry - Three-cable ferry that has operated on the Nanticoke River since 1793.

- Rehoboth Art League - Housed in the Homestead, this League conducts exhibits and classes during the summer.

OTHER ATTRACTIONS WITHIN A TWO-HOUR DRIVE :

The following list illustrates some of the major historic and cultural attractions as well as other recreational activities which are within easy reach of all points in Delaware.

- Metropolitan New York and New Jersey
  - . History and Museums - South Street Seaport, Metropolitan Museum of Art, Museum of Modern Art, the Whitney Museum, Smithville, Cape May.
  - . Performing Arts - Lincoln Center, Carnegie Hall, Broadway.
  - . Sports - Yankees and Mets baseball, Jets, Giants and USFL football, Islanders and Rangers hockey, Knicks and Nets basketball, and Cosmos soccer.
  - . Gambling Casinos and Beaches - Atlantic City.
  - . Cruises - New York harbor and the Hudson River.
  - . Shopping - New York City and outlet stores throughout New Jersey. Other shops in New Jersey.

- Philadelphia and Nearby Pennsylvania
  - . History and Museums - Independence Hall, Society Hill, Valley Forge, Philadelphia Museum of Art, Rodin Museum, and Franklin Institute.
  - . Performing Arts - Philadelphia Orchestra, The Pennsylvania Opera Theatre, Pennsylvania Ballet, Forest Theatre, Walnut Street Theatre.
  - . Sports - Phillies baseball, Eagles football, Flyers hockey, Fever soccer, and 76'ers basketball.
  - . Theme Park - Sesame Place and Hershey Park.
  - . Shopping - Bucks County antiques, Lancaster Farmers' Market, outlet shops in Lancaster, Reading, and King-of-Prussia Plaza.
  - . Winter Sports and Whitewater Canoeing - Pocono Mountains.

- Baltimore and Annapolis
  - . Historic and Museums - Fort McHenry, Walters Gallery, B & O Railroad Museum, National Aquarium, and the Maryland Science Museum.
  - . Performing Arts - Baltimore Symphony, Mechanic Theatre, Center Stage.
  - . Sports - Orioles baseball, Blast soccer, and USFL football.
  - . Boating - Chesapeake Bay Sailing, Baltimore harbor paddle-boating, and harbor cruises.

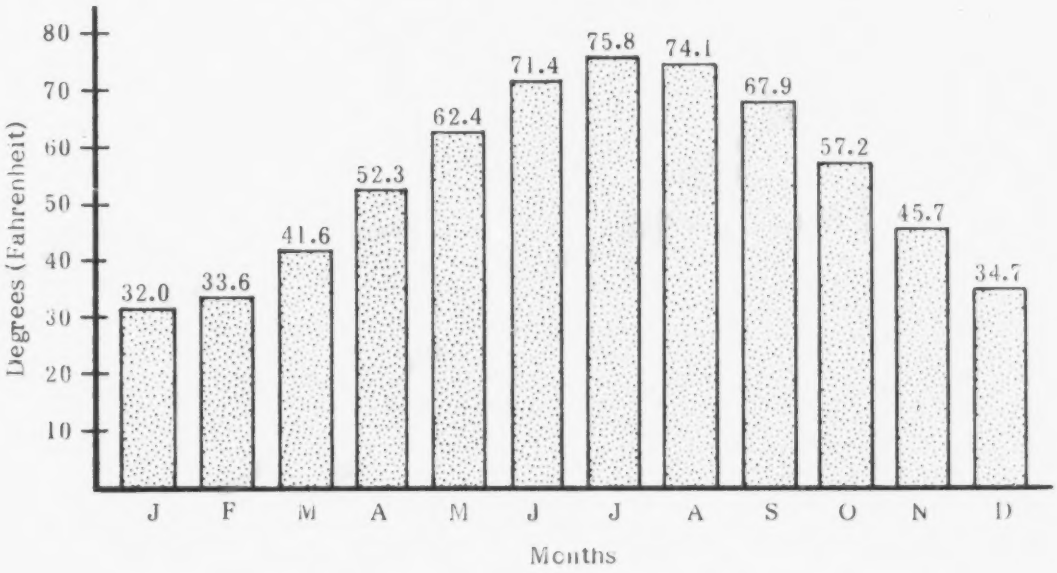
- Metropolitan Washington, DC
  - . History and Museums - The White House, Smithsonian Institution, Halls of Congress, Washington Monument, Library of Congress, Lincoln and Jefferson Memorials, National Gallery of Art.
  - . Performing Arts - The Kennedy Center, Wolf Trap, Arena Stage.
  - . Sports - Redskins football, Capitols hockey, and Bullets basketball.
  - . Boating - Sailing and cruises on the Potomac River.
  - . Parks - Great Falls of the Potomac, National Zoo, and National Arboretum.

- Eastern Shore of Maryland and Virginia
  - . History and Museums - Walking tours of St. Michaels and Easton, Maryland, the Waterfowl Museum in Salisbury and Maritime Museum in St. Michaels, Maryland.
  - . Boating - Charter and head boat operations throughout the area, cruises from Crisfield to Smith and Tangier Islands, coastal cruises from Ocean City.

MODERATE AND PLEASANT CLIMATE :

One of Delaware's attractive assets is a generally moderate and pleasant climate with a normal daily mean temperature of 54 degrees Fahrenheit. The State experiences four distinct seasons with an average monthly temperature range of 32 to 76 degrees, and an annual average of 40 inches of precipitation. The State's climate provides the agricultural industry the advantage of double, and often triple, cropping.

Average Temperature by Months - Delaware



Source: U. S. Department of Commerce, Bureau of the Census, Statistical Abstract of the United States, 1987

LOWER INCIDENCE OF MAJOR CRIME :

Compared with both the nation and its neighboring states, Delaware should be considered a relatively safe place to work and live, as illustrated by the table below. On a per capita basis, Delaware experienced 44% fewer robberies, 44% fewer motor vehicle thefts, and 39% fewer murders than the average for the nation in 1985.

Violent Crimes*
(Per 100,000 Population)

	Delaware	Regional Average**	United States
1986	433.1	NA	NA
1985	433.3	679.6	556.0
1984	435.7	638.7	539.2
1983	453.1	654.3	529.1
1982	559.8	701.9	555.3
1981	509.0	739.9	576.9
1980	474.8	712.3	580.8

* Violent crimes include murder, rape, aggravated assault and robbery.

** Mideastern states are Maryland, New Jersey, New York and Pennsylvania.

Source: U.S. Department of Justice, Federal Bureau of Investigation, Crime in the United States Uniform Crime Report, 1985; Delaware Department of Justice, Statistical Analysis Center, Crime in Delaware 1985.

A FULL RANGE OF HEALTH CARE SERVICES :

Medical facilities include short-term acute care hospitals, nursing homes, mental health facilities, a veterans' hospital, and a military hospital. These facilities, which provide medical services to all geographic areas of the State, are outlined in the table below.

Delaware Health Care Facilities: 1986

Type	Number	Care	Beds
General Hospitals	7	Short-term Acute	2,118 [1,3]
Veterans Hospitals	1	Short-term Acute	296
Military Hospitals	1	Short-term Acute	35
Nursing Homes	48	Long-term & Intermediate	4,545 [3]
Mental Health Facilities	8 [2]	Psychiatric	1,047 [3]

[1]Excluding psychiatric.
[2]Four of these facilities are located in short-term acute care general hospitals.
[3]Existing and approved.

The Medical Center of Delaware, Inc., a multi-hospital facility, has recently completed a $140 million construction and renovation project. This project upgraded some existing facilities and replaced others with a new, multi-building medical complex located halfway between Wilmington and Newark, adjacent to Interstate 95. The Medical Center is the State's major teaching hospital.

Emergency care is provided by area hospitals which have emergency treatment facilities staffed on a 24-hour basis. Fifty-three ambulance companies provide emergency medical response to all areas of the State.

The Alfred I. du Pont Institute provides diagnostic treatment, education and research in orthopedic, plastic surgery, sports medicine, neuromuscular disorders, and other developmental problems for children.

Delaware's close proximity to major military and teaching hospitals located in the Washington, DC, Baltimore, and Philadelphia areas expand the health-care opportunities available to State residents.

A FULL RANGE OF HEALTH CARE SERVICES (continued) :

In addition to a full range of medical facilities, Delaware has attracted a sufficient number of medical personnel to serve the health needs of Delaware residents, as indicated in the table below.

Licensed Medical Personnel, 1986
(Rate Per 100,000 of Population)

Occupation	Total	Occupation	Total
Physicians	253.5	Registered Nurses	1,234.5
Dentists	51.1	Speech Pathologists	29.2
Physical Therapists	37.1	Pharmacists	111.2

Source: Bureau of Health Planning and Resources Development, Delaware Department of Health and Social Services.

LOWER HEALTH CARE EXPENDITURES :

Health care expenditures are a major concern of both business and individuals. Delaware health care expenditures compare very favorably with the nation as illustrated below.

Health Care Expenditures
Delaware and the United States: 1978 and 1982

Personal Health Care Expenditure	Delaware Per Capita 1978	Delaware Per Capita 1982	Delaware 1978-1982 % Inc.	United States Per Capita 1978	United States Per Capita 1982	United States 1978-1982 % Inc.
Hospital Care	$345	$552	60.0	$339	$577	70.2
Physicians' Services	148	252	70.3	161	267	65.8
Dentists' Services	51	86	68.6	53	84	58.5
Drugs and Medical Sundries	73	98	34.2	69	94	36.2
Nursing Home Care	60	86	43.3	68	114	67.5
Other Personal Care	52	79	51.9	56	84	50.0
Total	$729	$1,153	58.2	$746	$1,220	63.5

Source: Bureau of Health Planning and Resources Development, Department of Health and Social Services, 1985.

DELAWARE
SMALL WONDER

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